



NEW HIRE RATING GUIDE

Carrier	Requirements
	New Hire rates will be based on the member's age at the member's enrollment date
	New Hire rates will be based on the member's age at the member's enrollment date
	New Hire rates will be based on the member's age at the member's enrollment date
	New Hire rates will be based on the member's age at the member's enrollment date
	New Hire rates will be based on the member's age at the group's effective date
	New Hire rates will be based on the member's age at the group's effective date
	For small groups, enrollment rates are based on each member's age. For large groups, pricing is determined based on the group's census.
	New member rates will be based on the age rates effective at the member's enrollment date
	New hires are based on hire date and waiting period according to the group's policy
	New Hire rates will be based on the member's age at the member's enrollment date

This guide has been created as a quick reference and does not replace the full underwriting guidelines published by each carrier
Please refer to the carrier guidelines for additional information

NEW HIRE RATING GUIDE

	New hire rates will be based on the member's age at the group's effective date
	New Hire rates will be based on the member's age at the member's enrollment date

This guide has been created as a quick reference and does not replace the full underwriting guidelines published by each carrier
Please refer to the carrier guidelines for additional information