



Carrier	Guideline		
	<p>Plans/Network Pairing For 101-300 eligible employees, groups may offer up to 4 plans listed on the OTS proposal There is no load when offering 4 plans or less Groups using Aetna's Springboard platform may offer up to 6 plans</p>		
	<p>For employees residing within California, we will allow any combination of the following Anthem plans to a <i>MAXIMUM OF 4 CA PLAN OFFERINGS</i>:</p> <table border="0"> <tr> <td data-bbox="548 590 1023 737"> <p>Maximum of 2 HMO plans</p> <ul style="list-style-type: none"> • High / Low plans are considered 2 plans. • Dual Network are considered 2 plans • A 3rd HMO option can be available IF plan is in the Vivity HMO network. </td> <td data-bbox="1049 590 1511 789"> <p>Maximum of 2 PPO plans (High / Low PPO, EPO, Solution PPO or CDHP)</p> <ul style="list-style-type: none"> • High / Low plans are considered 2 plans • If Vivity HMO offered as 3rd HMO plan, only 1 PPO plan can be sold. • EXCEPTION: BlueConnection EPO can only be offered along PPO options. HMO Not Available </td> </tr> </table>	<p>Maximum of 2 HMO plans</p> <ul style="list-style-type: none"> • High / Low plans are considered 2 plans. • Dual Network are considered 2 plans • A 3rd HMO option can be available IF plan is in the Vivity HMO network. 	<p>Maximum of 2 PPO plans (High / Low PPO, EPO, Solution PPO or CDHP)</p> <ul style="list-style-type: none"> • High / Low plans are considered 2 plans • If Vivity HMO offered as 3rd HMO plan, only 1 PPO plan can be sold. • EXCEPTION: BlueConnection EPO can only be offered along PPO options. HMO Not Available
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	<p>Groups may offer up to 4 plans listed on the proposal in single population EXAMPLE: 3 plans to CA population and 2 plans to the Out of State population 3 HMO networks (Full, Trio, SaveNet) and 2 PPO networks (Full and Tandem)</p>		
	<p>For groups under 100 EEs we prefer it if they offer 2 plans but we would consider offering 3 on a case by case basis. For groups over 100EEs we can offer 3 or more plans depending upon the size</p>		
	<p>Any or all of our portfolio of options</p>		
	<p>6 plans, but only one Full HMO Network (Enhanced Choice) 3 plans for virgin groups, but only one Full HMO Network Plan Options Enhanced Choice Solutions - Max 3 plans</p>		
	<p>HMO, Deductible HMO, HSA, HRA: these plans use the Kaiser Permanente network KPIC: POS and PPO is reserved for Total Replacement only and uses the PHCS Network. The following website can be used: www.multiplan.com/kaiser Alongside Another Carrier: Offer 3 HMO Plans Total Replacement: Offer 3 HMO and 1 PPO Plan</p>		
	<p>Buy-up options available Groups may offer up to 2 plans</p>		
	<p>Groups may offer up to 3 plans at underwriting department's discretion</p>		
	<p>2 HMO (non-HDHP) + 1 PPO within same network and rates will hold No load to PPO rates, if offered More than 2 HMO plans require underwriting department's approval The Dual HMO network will have a load on the broader network only</p>		

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

(Continued)

Carrier	Guideline
	<p>Only one medical plan can be offered</p>
	<p>Maximum of 6 plans No restrictions on narrow HMO networks</p>

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