

Carrier	Guideline
	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
	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>: Maximum of 2 HMO plans • 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. Maximum of 2 PPO plans (High / Low PPO, EPO, Solution PPO or CDHP) • 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
	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)
	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
	Any or all of our portfolio of options
	HMO, Deductible HMO, HSA, HRA: these plans use the Kaiser Permanente network/facilities. KPIC: PPO and POS is reserved for Total Replacement only and allow members to access accordingly: The PPO plan allows members will have freedom and flexibility to receive care within Tier 1: participating network of providers or Tier 2: any licensed non-participating provider. The POS plan allows members will have freedom and flexibility to receive care within Tier 1: Kaiser Permanente facilities, Tier 2: participating network of providers or Tier 2: any licensed non-participating provider. In Kaiser Permanente states, members can get care from the PHCS Network In all other states, they can visit Cigna PPO Network providers Members can visit kp.org/kpic/PPO and kp.org/kpic/POS anytime to find PHCS and Cigna PPO Network providers near them Alongside Another Carrier: Offer 3 plans max Total Replacement: Offer 3 plans + 1 PPO or POS plan

Carrier	Guideline
	Buy-up options available Groups may offer up to 2 plans
	Groups may offer up to 3 plans at underwriting department's discretion
	2 HMO (non-HDHP) + 1 POS within same network and rates will hold Rates hold for the above scenario as long as the employer is not funding more than 50% of the HDHP HMO. If so, UW reserves the right to review and potential re-rate the HDHP HMO plan only.
	Only one medical plan can be offered
	Maximum of 6 plans No restrictions on narrow HMO networks

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