



NEW HIRE RATING GUIDE

Carrier	Requirements
	New Hire rates will be based on the member's age at the time of enrollment The premium rates for ABF are structured differently and encompass various costs.
	New Hire rates will be based on the member's age at the group's effective 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