










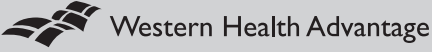


**NEW HIRE RATING GUIDE**

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