

Underwriting Guidelines

Anthem Blue Cross

This list is meant to be informative and is not intended to be all-inclusive. Other policies and guidelines may apply.

Group Size:	1 to 100
Rate Guarantee:	12 months
Rates:	Based on ER zip code. OOS EE's based on ER zip code. New Hire rates are based on the employee's age as of his/her coverage effective date.
Contribution:	Traditional: minimum 50% of EE premium. Defined: minimum \$100 per EE.
Participation:	1-4 enrolled: 65% of eligible; 5-100 enrolled: 25% of eligible; 100% contribution requires 100% participation.
Carve Outs:	Non-Union carve-outs allowed. Total group size (union & non-union) must be 100 or less. 75% of the carve out population must enroll with Anthem Blue Cross.
Cobra/CALCobra:	No maximum.
Out of Area:	Maximum 49% of eligibles out-of-state.
Multiple Carriers:	Waivers required. Calculating Kaiser participation: Total eligibles then subtract ER's COBRA enrollees, subtract valid waivers; 5-100: multiply remaining eligibles by 25%. Minimum of 5 enrolled.
Waiting Periods:	First of the month following date of hire. First of the month following one month from date of hire. First of the month following two months from the date of hire, not to exceed 90 days. If it exceeds 90 days, the effective date will be first of the month following one month from the date of hire.
Eligibility	Full-Time. Part-Time - Defined as 20+ hours per normal work week for at least 50% of the weeks in the previous calendar quarter. 1099 EE's not eligible.
Network Options	HMO Networks - CaliforniaCare HMO (Full), Select HMO, Priority Select HMO. PPO Networks - Prudent Buyer PPO (Full), Select PPO. Network pairing - two HMO's and/or one PPO network -or- two PPO's and/or one HMO network may be offered.
Product Options	1-100 - Metallic tiers may be mixed and matched. Medical Plan Options - PPO, HSA, HMO. Dental - P&C NonVol (2+ standalone); P&C Vol (5+ standalone). Life (2+ standalone). Vision - NonVol (2+ standalone); Vol (10+ standalone).

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