



Pat Hennessy's Broker Update

—— from BEERE&PURVES ——

Agenda

Anthem Blue Cross large group

Carrier highlights

4Q rate availability

4Q tools and resources

B&P resources

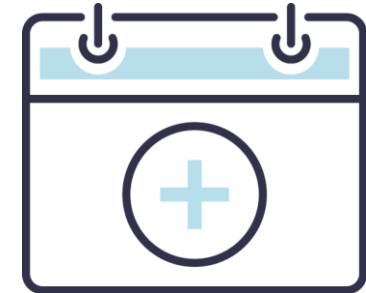
Anthem Blue Cross Large Group

We are excited to announce that we have signed a new general agent contract with Anthem Blue Cross for their 101-300 pooled product effective immediately! This means you'll get all the benefits of our small group service with your Anthem 101-300 groups: expedited quoting, faster implementation, unlimited enrollment meetings, plus customized large group Broker Picks. Best of all, premiums, commissions and broker bonuses will be identical to what you and your clients would receive when working direct.

COMING SOON: Customized Large Group BrokerPicks Program

- We will subsidize up to \$2.50 PEPM ONGOING for any service that benefits the Group/Member: online enrollment, Cobra, FSA, etc. You are not required to select from our list of vendors; however, you must provide a receipt for services provided by a vendor of your choice.
- We will pay the \$2.50 for Kaiser enrollees
- For 100% Anthem groups, we will reimburse up to \$4.00 PEPM ongoing for the service(s)

This should help offset the conversation when the 5500's come through and groups want to know who we are and what we provide for them.



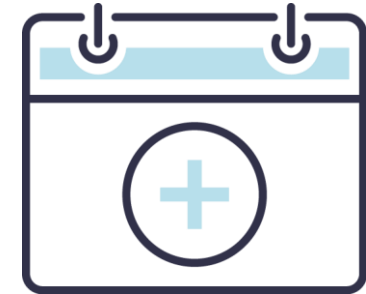
3Q Carrier Highlights

Aetna

- Very competitive MC Bronze \$6,000/60%/50% HSA plan (Q3: 1st dollar non-HSA MC Bronze \$6,800/50%/50%)
- New business deadline is the 1st of the month
- No DE-9C/Prior Carrier bill required for 6+ enrolling
- Participation alongside Kaiser = 25% min. Of 5 enrolled & Individual coverage is a valid waiver

Anthem Blue Cross

- LiveHealth Online: 1st 3 visits are free (excludes HSA plans) and EAP (2 free visits per incident, 2 incidents/year)
- Promotions through Sept. 15, 2019:
 - Prior carrier bill accepted in lieu of DE-9C with 6+ enrolled
 - 25% participation with 5+ enrolled / 65% participation with 4 or fewer enrolled
 - Individual coverage on and off exchange is valid
 - Can write Full and Select HMO networks alongside 1 PPO network, Re-introducing Priority Select HMO
- Special Offer discounts: ProClear Aligners, Winfertility
- Dental:
 - Implants, posterior composites fillings, accidental dental injury benefits, and carry over benefit on ALL plans
 - 90th UCR covered on the Platinum, Gold, and Silver plans
- Vision benefits reset every January and Life match program for 10+

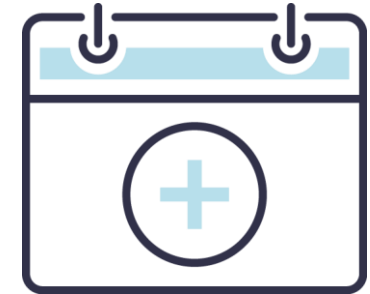


3Q Carrier Highlights



CaliforniaChoice

- Anthem California Care Full-Network HMO effective September 2019
- Triple Tier Choice: Platinum, Gold, and Silver metallic tiers
- Removed Late Fees but increased Admin Fees



Covered CA for Small Business

- Full network PPOs through Blue Shield and HealthNet (CA only)
- Same plans and rates as direct “exchange” plans except Kaiser is less than Kaiser direct because it excludes Ped Dental
- No Admin fees
- New Broker Portal
- Can move Kaiser direct groups to CCSB off anniversary
- Broker Certification is only 1 hour



Health Net

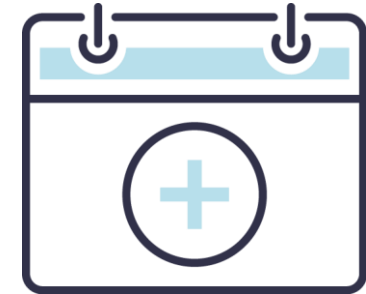
- Competitive narrow network HMO's (Regions 15, 16, 17)
- 6+ enrolled, HMO only does NOT require a DE9C, prior carrier bill or participation form



3Q Carrier Highlights

UnitedHealthcare

- 6 Portfolios: Choice Simplified I-V and Multi-State (Choice Simplified III includes the richest PPO's)
- New Plan: Primary Advantage, \$0 copay for PCP, HMO & PPO, full and narrow network, geared towards Millennials (Portfolios IV and V)
- Introducing Harmony HMO network in LA, Orange, Riverside and San Bernardino Counties
- Flexible alongside Kaiser (min. of 5 in CA) and when 51%+ live out of state
- Will accept start-ups with 2 weeks payroll prior to the requested effective date
- PPO HSA plans include Motion: EE+SP can earn \$3/day for walking goals



4Q Rate Availability

Carrier	Effective Date	Valid Through	Notes
Aetna	7/1/19	9/30/19	10/1/19 rates are in house; release date 7/15/19
Anthem Blue Cross	7/1/19	9/30/19	10/1/19 rates are in house; release date 7/9/19; 2019 benefits/rates are pending regulatory approval
Blue Shield	7/1/19	9/30/19	10/1/19 rates are in house; release date 7/11/19; rates are pending regulatory approval
CaliforniaChoice	9/1/19	9/30/19	9/1/19 rates are in house; release date 6/19/19
CCHP	1/1/19	12/31/19	1/1/19 rates are live
Covered CA	7/1/19	9/30/19	10/1/19 rates are in house; release date tbd
Health Net	7/1/19	9/30/19	10/1/19 rates are in house; release date tbd; 2019 benefits/rates are pending regulatory approval
Kaiser	7/1/19	12/31/19	7/1/19 rates are live
Kaiser GF	1/1/19	12/31/19	1/1/19 rates are live
Oscar	7/1/19	9/30/19	7/1/19 rates are live
Sharp	10/1/19	12/31/19	10/1/19 rates are live; 2019 benefits/rates are pending regulatory approval
Sutter Health Plus	10/1/19	12/31/19	10/1/19 rates are in house; release date tbd
UnitedHealthcare	10/1/19	12/31/19	10/1/19 rates are live; 2019 benefits/rates are pending regulatory approval
WHA	4/1/19	12/31/19	4/1/19 rates are live

EaseCentral Ongoing Maintenance

Getting Started



Step 1

Download our EaseCentral Maintenance Request Form



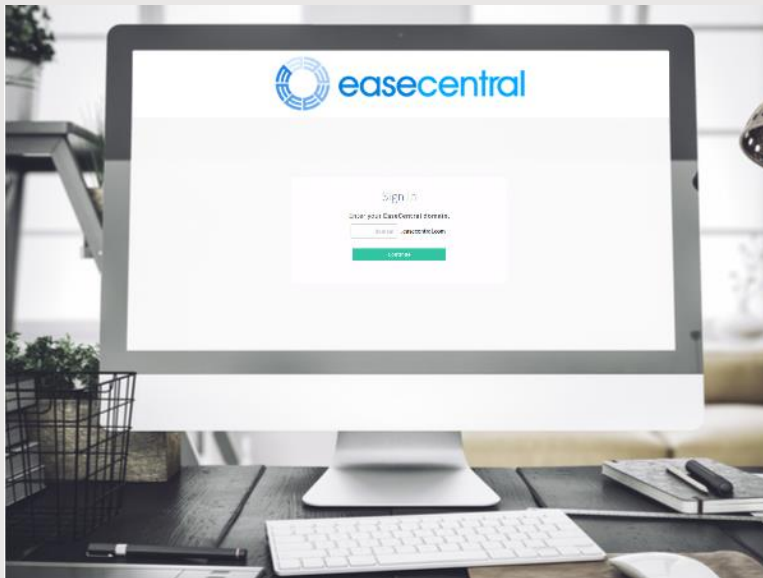
Step 2

Follow the simple instructions to complete the form



Step 3

Submit the completed form to ec@beerepurves.com



Services Offered on B&P Policies:

- Download applications and submit to the carrier
- Mark as processed in EaseCentral
- Email the service contact what B&P is processing
- Follow up with the carrier to make sure the change was processed
- Email the service contact confirming the change was processed

Service Offered on Non-B&P Policies:

- Download applications and email them to the service contact

BrokerPicks

BEERE&PURVES

1st Year Payment Options for Groups Enrolling in a B&P Medical Carrier

Services (choose one!)	1-4 EEs	5-19 EEs	20-100 EEs	Payment	Vendor
Premium Only Plan ¹	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	First year annual fee	Bancover
EaseCentral ² + (optional PeoplePay ³)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	First year subsidy ² + (PeoplePay set-up fee ³)	EaseCentral ² / PeoplePay ³
Other Benefits / HR Platforms ⁴			<input checked="" type="checkbox"/>	First year subsidy ⁴	Employer's choice ⁴
HR360		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	First year annual fee	HR360
COBRA Administration			<input checked="" type="checkbox"/>	First year annual fee	Sterling HSA, TASC, WageWorks
FSA (Healthcare + Dep Care + Transit)			<input checked="" type="checkbox"/>	Set-up fee	PeoplePay ³ , Sterling HSA, TASC ⁵ , WageWorks ⁵
ERISA Compliance			<input checked="" type="checkbox"/>	Set-up fee	TASC
STRIVE Benefits			<input checked="" type="checkbox"/>	Set-up fee + discounted PEPY	STRIVE Benefits
EAP—Telephonic			<input checked="" type="checkbox"/>	First year annual fee	The Holman Group

EaseCentral Subsidy Example (for pepm priced services):

30 B&P medically enrolled employees
 \$1.40 per employee per month fee
 30 x \$1.40 x 12 months = \$504 payment to the vendor

Other Benefits / HR Platforms Subsidy Example (for pepm priced services):

30 B&P medically enrolled employees
 \$1 per employee per month fee
 30 x \$1 x 12 months = \$360 payment to the vendor

BrokerPicks Savings

When you place your Small Group business through B&P, AND they enroll 1 to 100 employees in one of our Medical carriers, they can choose one services which we will pay for or supplement the cost.

Broker Resources

Rates

**Competitive PPO Plans by
County** [view](#)

Competitive HMO Plans by
County [view](#)

**Year Over Year Rate
Increases** [view](#)

Benefits

Deductible Accruals [view](#)

Like Plans [view](#)

Full Network Benefits [view](#)

Medicare Part D [view](#)

**Portfolio & Network
Glossary** [view](#)

Billing Policies [view](#)

Cancellation Policies [view](#)

Installation Policies [view](#)

Infertility Benefits [view](#)

Hospital Networks [view](#)

Strategy

Top Selling Plans [view](#)

4th Quarter Preparation

Carrier Niches and Need to
Knows

Partner Services



Sales Support

- Dedicated Group Specialists
- Assistance with Employer Presentations
- Sales Materials
- Assistance with Renewal Strategy
- Broker Commission Assistance
- Broker of Record Transactions
- Book of Business Reports



Quoting

- Customized Online Proposals
- Renewal Quoting
- Rate Increase Reminder Notices for Requotes
- Final Rate Generation



Enrollment Support

- New and Open Enrollment Meetings
- Bilingual Enrollment Meetings
- Online Enrollment
- Enrollment Kits (+eKits)
- Contribution Worksheets
- New Hire and Termination Processing
- Employee Level Plan Changes
- Claim, Membership, and Billing Resolution
- Network and Rx Searches



Underwriting

- "Best Fit" Guidance
- New Case Pick-Up
- New Case Processing
- Benefit Modifications
- Group Approval Letters
- Member ID Communication
- Eligibility Verification
- Recertification Guidance



Employer Training

- Group Administrator Meetings
- Online Group Administration Tool Training



Education

- Robust Website
- Ongoing Broker & Marketing Education
- Notice of Carrier Updates
- Enacted Legislative Updates
- Sponsorship of Industry Associations

Thanks for Joining!