

# Anthem Blue Cross Small Group's January RAF, Bonus and Come Back to Blue programs

**California Small Group agents:** Don't miss out on this great opportunity to take advantage of these incredible RAF structures by selling new group business through April 15, 2010.

- Groups of **six** or more subscribers will receive an automatic .90 RAF.
- Groups of five or fewer subscribers will receive an automatic 1.10 RAF — no health questions required.
- AB1672 qualified groups of 15 or more medical subscribers moving from **another** carrier's large group contract to an Anthem Blue Cross small group contract will receive a .90 RAF.

*Please note that we no longer require that the effective date of the renewal information be within 90 days of the requested effective date. See additional guidelines below. (Guideline **changes** are in bold.)*

## Bonus dollars for January new business!

Sell January new groups that qualify for our RAF program (group of six or more employees, another carrier's renewal RAF of 1.06 or less) and earn the following bonus:

- Bring **2** groups = **\$500**
- Bring **3-5** groups = **\$2,000**
- Bring **6+** groups = **\$5,000**

## Come Back to Blue — December and January only!

Plus, for December 1, 2009 through January 15, 2010 effective dates, we'll waive the 12-month rule and guarantee issue lapsed groups that would otherwise qualify under AB1672 when they reapply for Anthem Blue Cross Small Group medical coverage. There are no minimum group size and/or prior renewal RAF requirements. *This offer is not available to groups that have been denied reinstatement and/or to groups that are currently in collections.*

Please refer to the following RAF Promotion Guidelines for details on how Come Back to Blue groups may qualify for a guaranteed lower RAF.

## RAF Promo Guidelines:

- This promotion is only applicable to the EmployeeElect portfolio.
- Groups must be AB1672 eligible and submit a copy of their original renewal with a RAF of 1.06 or lower.\*
- Association groups will not qualify for this promotion.
- **Groups with more than 30% COBRA/Cal-COBRA enrollees are ineligible.**
- COBRA/Cal-COBRA enrollees do not count toward enrolled employee counts.
- **Groups moving from CaliforniaChoice, Contractor's Choice, HSA California, Kaiser Permanente Choice Solution are ineligible.**
- Groups with no prior coverage are not eligible for this promotion; however, they may still apply for coverage through standard underwriting practices and the appropriate RAF will be applied.
- Groups of less than six enrollees may apply for an RAF of less than 1.10, but will be subject to full underwriting (completed health questionnaires for all enrollees).\*\*\*
- Carve-out groups (management/non-management, salary/non-salary) are not eligible for the RAF promotion.
- Groups that left Anthem Blue Cross within 12 months of the requested effective date are eligible only if they had a 1.06 RAF or lower prior to leaving Anthem Blue Cross and did not receive a 10% RAF increase on their last renewal with Anthem Blue Cross.

\*Not applicable to groups moving from another carrier's large group contract to an Anthem Blue Cross Small Group contract.

\*\*Groups of two to four enrollees can receive no lower than a 1.0 RAF; groups of five enrollees can get no lower than a .95 RAF.

