

## 51-100 ELIGIBLE GROUPS\*

# Keep your benefits and rates longer SG Plus Solution Program – July Effective Dates

**You can choose greater stability this July with our SG Plus Solution. Eligible groups\* with 51 to 100 employees can keep their current rates for 17 months.**

New Affordable Care Act requirements for groups with 51 to 100 employees will take effect in January 2016. You now have an opportunity to choose greater stability and predictability with our SG Plus Solution program.

SG Plus Solution lets you change your renewal date to December 1, 2015. Plus, you can lock in rates for 17 months, through November 30, 2016.

### Included with this offer:

- Rates that are valid for your scheduled renewal on July 1, 2015.
- The option to extend these rates through November 30, 2016 if you change your renewal date to December 1, 2015. If you choose to do so, you'll start a new 12-month contract that will be in effect from December 1, 2015 – November 30, 2016.

\* **Eligible states include California, Colorado, Maryland, Nevada and New York.**

### The terms of this offer are as follows:

- We will not increase your rates if you change your renewal date to December 1, 2015. You will keep your July 1 rates through November 30, 2016.\*\*
- Calendar year benefits will reset on January 1, 2016, as expected.
- Contract year benefits will reset on December 1, 2015 (deductibles, accumulators).
- **You will need to sign an early renewal request form which we must receive by July 1, 2015.**
- You will need to notify your employees. You must also download and distribute a new Summary of Benefits and Coverage (SBC) for the December 1, 2015 new renewal date.

\*\* These rates reflect your original contract.

## Frequently Asked Questions

### **When do we need to decide if we want to elect the SG Plus Solution offer? Why?**

We must receive all SG Plus Solution offer decisions IN WRITING on our form by the deadline that we communicate. The deadline gives us adequate time to provide updated Summaries of Benefits and Coverage (SBCs) for their distribution to subscribers.

### **Why is the deadline so important and strict?**

Our goal is to provide the best service possible. And we must follow certain procedures to move a group's renewal to December 2015. Having a firm deadline gives us the time needed to process the contract in a timely and efficient manner.

### **How does the renewal process work?**

The renewal process remains the same.

### **Will we have an open enrollment period for the December 2015 renewal?**

Yes, but the renewal will be silent. This means we will complete processing behind the scenes and you will not receive a renewal notice.

### **How will the renewal cycles for ancillary products (dental, wellness, etc.) be affected?**

Renewal for ancillary products will align with the medical plan. Renewal dates for those products used by the client will change to December 1, along with the medical renewal date, if chosen by the client.

### **Will members' deductibles and accumulators reset?**

Yes. Calendar year deductibles and accumulators will reset on January 1, 2016, as expected. Contract year deductibles and accumulators will reset on December 1, 2015.

You can get the stability and predictability you deserve with SG Plus Solution. To accept this offer, simply sign the enclosed form and return it to your account manager by July 1, 2015.

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