

# What you need to know about your Small Group renewal

## If your group status has changed from Large Group to Small Group for Affordable Care Act compliance, then this is for you.

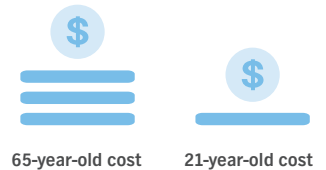
### Rating changes

Rates are based on group location (rating region), employee and dependent ages and plan choice. The rates are filed standard rates and no adjustments can be made. Therefore, where the group's rates were in Large Group in relation to the standard rate, will impact their renewal increase.



### 3:1 rate ratio

Your highest premium rate cannot be greater than 3x the lowest rate for members who are 21 and older.



### New rates every member birthday upon renewal

- Rates are based on all members' exact age for all members.
- Rates adjust upon renewal for age changes, not during the contract year.



### Enrollment and waiting period

Only one waiting period can be selected for all employees. A group cannot offer different waiting periods by employee classification.

Date of hire waiting periods are no longer available. In Small Group, a date of hire waiting period equals first of the month following date of hire.



### ACA portfolio

Small Group ACA plans have four metal tiers (Platinum, Gold, Silver, Bronze) with different benefit levels that change each year. This is the reason most groups will have benefit changes at their renewal.



### Plan choices (mapping)

Renewals will include suggested Small Group plans based on each group's current plan and network offerings. Unless a change is requested by the group, we will renew the group onto the suggested plan(s) and corresponding network(s). If you would like to see additional plan options, please contact your Anthem representative.



### Rating areas



CA Small Group has 19 rating areas; divided mainly by county.

Rates are filed quarterly; however, once your group joins or renews, the rates are guaranteed for 12 months until your group's renewal effective date.

### More dependents = potentially higher costs

The new family rate is determined by the individual age rate for the employee, spouse, all dependents 21 and older, and up to 3 dependents who are 20 or younger, combined.



### Product and network

With more products and network options you can count on greater access and value to meet your unique budget and benefit needs.



For more information, please contact your account representative.