





New Business Deadlines & Special Offers

March

CARRIER	EFF. DATE	SUBMISSION DATE	CARRIER	EFF. DATE	SUBMISSION DATE
Aetna (2-50)	3/1	3/6 Thursday	CaliforniaChoice (2-50)	3/1	3/6 Thursday
Aetna (2-50)	3/15	3/20 Thursday	CaliforniaChoice 51+ (51-199)	3/1	3/3 Monday
Aetna (51-125)	3/1	2/28 Thursday	DeltaCare USA (5-99)	3/1	2/29 Friday
Blue Cross (2-50)	3/1	3/6 Thursday	Delta Dental (5-99)	3/1	3/4 Tuesday
Blue Cross (2-50)	3/15	3/11 Tuesday	Health Net (2-50)	3/1	3/4 Tuesday
Blue Cross (51-99)	3/1	2/28 Thursday	Health Net (51-250)	3/1	2/28 Thursday
Blue Cross (51-250)	3/1	2/28 Thursday	Kaiser Permanente Choice Solution (2-50)	3/1	3/6 Thursday

April

CARRIER	EFF. DATE	SUBMISSION DATE	CARRIER	EFF. DATE	SUBMISSION DATE
Aetna (2-50)	4/1	4/4 Friday	CaliforniaChoice (2-50)	4/1	4/3 Thursday
Aetna (2-50)	4/15	4/21 Monday	CaliforniaChoice 51+ (51-199)	4/1	3/31 Monday
Aetna (51-125)	4/1	3/28 Friday	DeltaCare USA (5-99)	4/1	3/31 Monday
Blue Cross (2-50)	4/1	4/4 Friday	Delta Dental (5-99)	4/1	4/3 Thursday
Blue Cross (2-50)	4/15	4/10 Thursday	Health Net (2-50)	4/1	4/4 Friday
Blue Cross (51-99)	4/1	3/28 Friday	Health Net (51-250)	4/1	3/28 Friday
Blue Cross (51-250)	4/1	3/28 Friday	Kaiser Permanente Choice Solution (2-50)	4/1	4/3 Thursday

	SPECIAL OFFER	REQUIRED ENROLLMENT	AVAILABLE THROUGH	NOTES (additional rules and exclusions do apply. Please contact B&P)
	.90 RAF Guarantee	10-50	February through December 2008	<ul style="list-style-type: none"> CaliforniaChoice or Aetna groups withdrawn within 12 months of requested eff. date are not eligible COBRA enrollees do not count toward the enrolled employee counts Both current and last year's renewal OR issued RAF as new business Current RAF must be 1.06 or lower; groups receiving 10 point increase at renewal are not eligible
	.95 RAF Guarantee .90 RAF Guarantee	8 - 12 13 - 50	April 2008	<ul style="list-style-type: none"> New AB1672 qualified groups No medical questions required unless requesting a lower RAF. (.90 best possible RAF) Life, Dental, and Workers Compensation discounts may be combined
	1% Medical Savings	2-50	Ongoing until otherwise notified	<ul style="list-style-type: none"> New AB1672 qualified groups Minimum of \$25K Life must be purchased .90 is best possible RAF
	6% Dental Savings & 6% Life Savings	2-50	Ongoing until otherwise notified	<ul style="list-style-type: none"> New AB1672 qualified groups Available to inforce Small Group clients Both Dental and Life must be purchased with Medical for discounts to apply
	up to 4% Medical Savings	51-250	Ongoing until otherwise notified	<ul style="list-style-type: none"> Dental, Life or Vision offers 1% savings when each is purchased with medical OR combined for 3% savings STD or LTD offers .5% savings when each is purchased with medical OR combined for 1% savings
	.90 RAF Guarantee	15+	July 2006 & later effective dates	<ul style="list-style-type: none"> New AB1672 qualified groups with a Renewal RAF of 1.00 or lower from their Current Carrier Renewal must be within 3 months of the CalChoice effective date. Copy of renewal must be submitted during Underwriting. PacAdvantage Groups are not eligible for .90 RAF
	.95 RAF Guarantee	6 - 9	December 2008	<ul style="list-style-type: none"> New AB1672 qualified groups with a Renewal RAF of 1.06 or lower from their Current Carrier Group's Renewal must be within 3 months of the Health Net effective date
	.90 RAF Guarantee	10+		<ul style="list-style-type: none"> COBRA & CalCOBRA enrollees are not included in the total active enrollees needed Current PacAdvantage, CaliforniaChoice, Health Net & Association groups are not eligible
	1% Medical Savings	51- 1,000	Ongoing until otherwise notified	<ul style="list-style-type: none"> Dental must be purchased with Medical for 1% savings to apply
	.5% Medical Savings			<ul style="list-style-type: none"> Vision OR Life must be purchased with Medical for .5% savings to apply. May be combined for a total of 1% savings