

New Business Deadlines & Special Offers

	CARRIER	EFF. DATE	SUBMISSION DATE	CARRIER	EFF. DATE	SUBMISSION DATE	CARRIER	EFF. DATE	SUBMISSION DATE
November	Aetna (2-50)	11/1	11/6 Thursday	Anthem Blue Cross (51-99)	11/1	10/31 Friday	Delta Dental (5-99)	11/1	11/4 Tuesday
	Aetna (2-50)	11/15	11/20 Thursday	Anthem Blue Cross (51-250)	11/1	10/14 Tuesday	Health Net (2-50)	11/1	11/4 Tuesday
	Aetna (51-125)	11/1	10/31 Friday	CaliforniaChoice (2-50)	11/1	11/5 Wednesday	Health Net (51-250)	11/1	10/31 Friday
	Anthem Blue Cross (2-50)	11/1	11/6 Thursday	CaliforniaChoice 51+ (51-199)	11/1	11/4 Tuesday	HSA California (2-50)	11/1	11/5 Wednesday
	Anthem Blue Cross (2-50)	11/15	11/11 Tuesday	DeltaCare USA (5-99)	11/1	10/31 Friday	KP Choice Solution (2-50)	11/1	11/5 Wednesday
December	Aetna (2-50)	12/1	12/4 Thursday	Anthem Blue Cross (51-99)	12/1	12/4 Thursday	Delta Dental (5-99)	12/1	12/4 Thursday
	Aetna (2-50)	12/15	12/19 Friday	Anthem Blue Cross (51-250)	12/1	12/12 Friday	Health Net (2-50)	12/1	12/4 Thursday
	Aetna (51-125)	12/1	11/26 Wednesday	CaliforniaChoice (2-50)	12/1	12/5 Friday	Health Net (51-250)	12/1	11/26 Wednesday
	Anthem Blue Cross (2-50)	12/1	12/4 Thursday	CaliforniaChoice 51+ (51-199)	12/1	12/4 Thursday	HSA California (2-50)	12/1	12/5 Friday
	Anthem Blue Cross (2-50)	12/15	12/11 Thursday	DeltaCare USA (5-99)	12/1	11/26 Wednesday	KP Choice Solution (2-50)	12/1	12/5 Friday

	SPECIAL OFFER	REQUIRED ENROLLMENT	AVAILABLE THROUGH	NOTES (additional rules and exclusions do apply. Please contact B&P)
	.90 RAF Guarantee	10-50	June 2009	<ul style="list-style-type: none"> New AB1672 qualified groups with a Renewal RAF of 1.06 or lower; groups with a 10 pt RAF increase not eligible Ineligible: Carve out groups AND CalChoice or Aetna groups withdrawn within 12 months of requested eff. date COBRA enrollees do not count toward the enrolled employee counts Both current and last year's renewal OR issued RAF as new business
	.95 RAF Guarantee	10-14	April 2009	<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
	.90 RAF Guarantee	15 - 50		
	1% Medical Savings	2-50	Ongoing until otherwise notified	<ul style="list-style-type: none"> New AB1672 qualified groups and existing group's at their renewal 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"> Available to new AB1672 qualified groups and inforce Small Group clients Both Dental and Life must be purchased with Medical for discounts to apply
	up to 2% Medical Savings	51-99	Ongoing until otherwise notified	<ul style="list-style-type: none"> Dental or Life must be purchased with Medical for a 1% savings to apply. May be combined for a total of 2% savings .83 is best possible RAF
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 Renewal must be within 3 months of the CalChoice effective date. Copy of renewal must be submitted during Underwriting.
	.95 RAF Guarantee	6 - 9	December 2009	<ul style="list-style-type: none"> New AB1672 qualified groups with a Renewal RAF of 1.06 or lower Group's Renewal must be within 3 months of the Health Net effective date COBRA & CalCOBRA enrollees are not included in the total active enrollees needed Current CaliforniaChoice, KP Choice Solution, Health Net & Association groups are not eligible
	.90 RAF Guarantee	10+		
	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

Other Carrier Offers

	SPECIAL OFFER	REQUIRED ENROLLMENT	AVAILABLE THROUGH	NOTES (additional rules and exclusions do apply. Please contact B&P)*
Blue Shield	10-point RAF reduction .90 RAF Guarantee	6-9 10-50	March 2009	<ul style="list-style-type: none"> • Groups renewal must be within 2 months of the requested effective date • Renewing RAF of 1.05 or lower from their Current Carrier to qualify • No medical questions required
Suite Deal (prior coverage)	10-point RAF reduction .90 RAF Guarantee	6-9 10-50	Ongoing until otherwise notified	<ul style="list-style-type: none"> • Offer applies only to the Suite Deal package • Groups renewal must be within 9 months of the requested effective date • Renewing RAF of 1.05 or lower from their Current Carrier to qualify • No medical questions required
Suite Deal (no prior coverage)	1.0 RAF Guarantee .90 RAF Guarantee	6-9 10-50	Ongoing until otherwise notified	<ul style="list-style-type: none"> • Offer applies only to the Suite Deal package • Groups with no prior coverage • May apply for a lower RAF via standard underwriting guidelines and health questionnaires
Cigna	.95 RAF Guarantee .90 RAF Guarantee	6 - 9 10-50	March 2009	<ul style="list-style-type: none"> • New AB1672 qualified groups with a Renewal RAF of 1.09 or lower from their Current Carrier • Group's renewal must be provided; group ineligible if RAF increased more than 9 points • COBRA & CalCOBRA enrollees are not included in the total active enrollees needed • No medical questions required unless requesting a lower RAF • PacAdvantage, CaliforniaChoice, or KPChoice groups are not eligible for this offer
Kaiser	.90 RAF Guarantee	6-50	December 2008	<ul style="list-style-type: none"> • New AB1672 qualified groups with a Renewal RAF of 1.05 or lower from their Current Carrier • Group's Renewal must be within 2 months of the requested effective date • Kaiser exchange, association, trust fund or union groups are not eligible • Current CaliforniaChoice, KP Choice groups currently offering Kaiser are not eligible
United / Pacificare	.95 RAF Guarantee	6 - 9	June 2009	<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 2 months of the requested effective date • COBRA & CalCOBRA enrollees are not included in the total active enrollees needed • CaliforniaChoice groups, current Pacificare or UHC groups, and association groups are not eligible • No medical questions required
	.90 RAF Guarantee	10-50		

*Notes listed for Other Carrier Offers are believed to be accurate but are not a guarantee. They are subject to change. The carrier will make the final determination.