





# New Business Deadlines & Special Offers

October

CARRIER	EFF. DATE	SUBMISSION DATE	CARRIER	EFF. DATE	SUBMISSION DATE
Aetna (2-50)	10/1	10/6 Monday	CaliforniaChoice (2-50)	10/1	10/3 Friday
Aetna (2-50)	10/15	10/21 Thursday	CaliforniaChoice 51+ (51-199)	10/1	10/3 Friday
Aetna (51-125)	10/1	9/30 Tuesday	DeltaCare USA (5-99)	10/1	9/30 Tuesday
Anthem Blue Cross (2-50)	10/1	10/6 Monday	Delta Dental (5-99)	10/1	10/2 Thursday
Anthem Blue Cross (2-50)	10/15	10/9 Thursday	Health Net (2-50)	10/1	10/3 Friday
Anthem Blue Cross (51-99)	10/1	9/30 Tuesday	Health Net (51-250)	10/1	9/30 Tuesday
Anthem Blue Cross (51-250)	10/1	9/14 Tuesday	Kaiser Permanente Choice Solution (2-50)	10/1	10/3 Friday

November

CARRIER	EFF. DATE	SUBMISSION DATE	CARRIER	EFF. DATE	SUBMISSION DATE
Aetna (2-50)	11/1	11/6 Thursday	CaliforniaChoice (2-50)	11/1	11/4 Tuesday
Aetna (2-50)	11/15	11/20 Thursday	CaliforniaChoice 51+ (51-199)	11/1	11/4 Tuesday
Aetna (51-125)	11/1	10/31 Friday	DeltaCare USA (5-99)	11/1	10/31 Friday
Anthem Blue Cross (2-50)	11/1	10/6 Thursday	Delta Dental (5-99)	11/1	11/4 Tuesday
Anthem Blue Cross (2-50)	11/15	11/11 Tuesday	Health Net (2-50)	11/1	11/4 Tuesday
Anthem Blue Cross (51-99)	11/1	10/31 Friday	Health Net (51-250)	11/1	10/31 Friday
Anthem Blue Cross (51-250)	11/1	10/14 Tuesday	Kaiser Permanente Choice Solution (2-50)	11/1	11/4 Tuesday

	SPECIAL OFFER	REQUIRED ENROLLMENT	AVAILABLE THROUGH	NOTES (additional rules and exclusions do apply. Please contact B&P)
	.90 RAF Guarantee	10-50	December 2008	<ul style="list-style-type: none"> <li>New AB1672 qualified groups with a Renewal RAF of 1.06 or lower; groups with a 10 pt RAF increase not eligible</li> <li>Ineligible: Carve out groups AND CalChoice or Aetna groups withdrawn within 12 months of requested eff. date</li> <li>COBRA enrollees do not count toward the enrolled employee counts</li> <li>Both current and last year's renewal OR issued RAF as new business</li> </ul>
	.95 RAF Guarantee	10-14	December 2008	<ul style="list-style-type: none"> <li>New AB1672 qualified groups</li> <li>No medical questions required unless requesting a lower RAF. (.90 best possible RAF)</li> <li>Life, Dental, and Workers Compensation discounts may be combined</li> </ul>
	.90 RAF Guarantee	15 - 50		
	1% Medical Savings	2-50	Ongoing until otherwise notified	<ul style="list-style-type: none"> <li>New AB1672 qualified groups and existing group's at their renewal</li> <li>Minimum of \$25K Life must be purchased; .90 is best possible RAF</li> </ul>
	6% Dental Savings & 6% Life Savings	2-50	Ongoing until otherwise notified	<ul style="list-style-type: none"> <li>Available to new AB1672 qualified groups and inforce Small Group clients</li> <li>Both Dental and Life must be purchased with Medical for discounts to apply</li> </ul>
	up to 2% Medical Savings	51-99	Ongoing until otherwise notified	<ul style="list-style-type: none"> <li>Dental or Life must be purchased with Medical for a 1% savings to apply. May be combined for a total of 2% savings</li> <li>.83 is best possible RAF</li> </ul>
	.90 RAF Guarantee	15+	July 2006 & later effective dates	<ul style="list-style-type: none"> <li>New AB1672 qualified groups with a Renewal RAF of 1.00 or lower</li> <li>Renewal must be within 3 months of the CalChoice effective date. Copy of renewal must be submitted during Underwriting.</li> </ul>
	.95 RAF Guarantee	6 - 9	December 2008	<ul style="list-style-type: none"> <li>New AB1672 qualified groups with a Renewal RAF of 1.06 or lower</li> <li>Group's Renewal must be within 3 months of the Health Net effective date</li> <li>COBRA &amp; CalCOBRA enrollees are not included in the total active enrollees needed</li> <li>Current CaliforniaChoice, KP Choice Solution, Health Net &amp; Association groups are not eligible</li> </ul>
	.90 RAF Guarantee	10+		
	1% Medical Savings	51- 1,000	Ongoing until otherwise notified	<ul style="list-style-type: none"> <li>Dental must be purchased with Medical for 1% savings to apply</li> </ul>
	.5% Medical Savings			<ul style="list-style-type: none"> <li>Vision OR Life must be purchased with Medical for .5% savings to apply. May be combined for a total of 1% savings</li> </ul>

# 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	through December 2008	<ul style="list-style-type: none"> <li>Groups renewal must be within 2 months of the requested effective date</li> <li>Renewing RAF of 1.05 or lower from their Current Carrier to qualify</li> <li>No medical questions required</li> </ul>
Suite Deal (prior coverage)	10-point RAF reduction .90 RAF Guarantee	6-9 10-50	through December 2008	<ul style="list-style-type: none"> <li>Offer applies only to the Suite Deal package</li> <li>Groups renewal must be within 9 months of the requested effective date</li> <li>Renewing RAF of 1.05 or lower from their Current Carrier to qualify</li> <li>No medical questions required</li> </ul>
Suite Deal (no prior coverage)	1.0 RAF Guarantee .90 RAF Guarantee	6-9 10-50	through December 2008	<ul style="list-style-type: none"> <li>Offer applies only to the Suite Deal package</li> <li>Groups with no prior coverage</li> <li>May apply for a lower RAF via standard underwriting guidelines and health questionnaires</li> </ul>
Cigna	.95 RAF Guarantee .90 RAF Guarantee	6 - 9 10-50	through December 2008	<ul style="list-style-type: none"> <li>New AB1672 qualified groups with a Renewal RAF of 1.09 or lower from their Current Carrier</li> <li>Group's renewal must be provided; group ineligible if RAF increased more than 9 points</li> <li>COBRA &amp; CalCOBRA enrollees are not included in the total active enrollees needed</li> <li>No medical questions required unless requesting a lower RAF</li> <li>PacAdvantage, CaliforniaChoice, or KPChoice groups are not eligible for this offer</li> </ul>
Kaiser	.90 RAF Guarantee	6-50	through December 2008	<ul style="list-style-type: none"> <li>New AB1672 qualified groups with a Renewal RAF of 1.05 or lower from their Current Carrier</li> <li>Group's Renewal must be within 2 months of the requested effective date</li> <li>Kaiser exchange, association, trust fund or union groups are not eligible</li> <li>Current CaliforniaChoice, KP Choice groups currently offering Kaiser are not eligible</li> </ul>
United / Pacificare	.95 RAF Guarantee	6 - 9	July - December 2008	<ul style="list-style-type: none"> <li>New AB1672 qualified groups with a Renewal RAF of 1.06 or lower from their Current Carrier</li> <li>Group's Renewal must be within 2 months of the requested effective date</li> <li>COBRA &amp; CalCOBRA enrollees are not included in the total active enrollees needed</li> <li>CaliforniaChoice groups, current Pacificare or UHC groups, and association groups are not eligible</li> <li>No medical questions required</li> </ul>
	.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.



# New Sales RAF Reduction with Multiyear RAF Guarantee!

Enroll any new Kaiser Permanente Choice Solution group with an effective date through December 1, 2008 and we will guarantee their first year renewal RAF.

## New groups will receive guarantees as follows:

- Groups with 16 or more medically enrolling employees get a guaranteed .90 RAF today and we guarantee a .90 RAF at their first-year renewal<sup>1</sup>
- Groups with 11-15 medically enrolling employees get a guaranteed .90 RAF today providing their current carrier RAF is 1.05 or better today. Furthermore, we guarantee a maximum .95 RAF at their first-year renewal<sup>2</sup>
- Groups with 6-10 medically enrolling employees get a guaranteed .90 RAF today providing their current carrier RAF is 1.05 or better today. No RAF guarantees at renewal apply.

<sup>1</sup> For groups of 16 or more medically enrolling employees, they must maintain an average of 16 or more medically enrolled employees with Kaiser Permanente Choice Solution throughout the year to receive the RAF guarantee of .90 at their first-year renewal.

<sup>2</sup> For groups of 11-15 medically enrolling employees, they must maintain a minimum of 11 or more medically enrolled employees with Kaiser Permanente Choice Solution throughout the year to receive the RAF guarantee of .95 at their first year renewal.

## Rules and Conditions

Offer applies only to new small business groups eligible under AB1672 with 6-50 employees. Groups with 2-5 enrolling employees will continue to qualify at a 1.10 RAF. Group's original effective dates with Kaiser Permanente Choice Solution must be February 1, 2008 through December 1, 2008. RAF reductions and guarantees only apply to groups with a renewal RAF of 1.05 or lower with their current carrier and you must submit a copy of their renewal notice with submission of new group paperwork to receive these reductions and guarantees. RAF reductions and guarantees do not apply to groups with no previous medical coverage. RAF reductions and guarantees do not apply to groups currently enrolled with Kaiser Permanente direct or through California *Choice*®, an exchange, association, trust fund or union.

RAF discounts will be applied to final rates when all appropriate new group documentation has been submitted.

**Call for more details – 800.416.4395**

**800.416.4395**  
[www.kpchoicesolution.com](http://www.kpchoicesolution.com)

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