

SMALL GROUP RAF PROMOTIONS

	Aetna	Anthem	Blue Shield	CaliforniaChoice®	Health Net	Sharp	United HealthCare
Effective	Through 6/30/2012	Through 3/15/2012	Through 3/15/2012	Through 6/1/2012	Through 3/15/2012	Through 12/1/2012	Through 3/31/2012
Qualifying RAF	1.06 or below for 10+ 1.0 for 6-9	1.06 or below	1.05 or below	1.05 or below	1.1 or below	1.06 or below	1.06 or below
10% Increase to Renewal RAF	Not Eligible	Eligible	Eligible	Not Eligible	Eligible	Not Eligible	Not Eligible
Groups not Eligible	Groups moving from Cal Choice, Contractor's Choice, HSA California, or KP Choice. Groups who have withdrawn from Aetna in the past 12 months of requested date of eligibility. Carve out Groups. HRA plans using an administrator other than Aetna.	Groups moving from Cal Choice, Contractor's Choice, HSA California, or Kaiser Choice, carve out groups, Association groups and virgin groups. Groups with more than 30% COBRA/Cal-COBRA enrollees. Groups of less than 10 medical subscribers and with no prior medical coverage are not eligible for this promotion	Non-GI groups, groups coming off "special deal" or association plans, spin offs or group splits, groups using sponsored wrap plan or product, other than HSA or employee funded general purpose FSA.	Group must have a minimum of 10 enrolling employees. Note: Life Only employees and COBRA members are not included in the overall employee count.	Choice Administrators Programs, existing HN groups, association groups, Carve out Groups, HN Options groups and non guarantee issue groups.	Current Cal Choice, prior Sharp groups that have withdrawn or left in the past 12 months, groups with no coverage, non GI groups.	CalChoice, KP Choice Solution, HSA California, Contractor's Choice, existing UnitedHealthcare or PacifiCare groups (including acquisitions), Non-Guaranteed Issue, Association Group cases and groups applying for coverage with the UnitedHealthcare PremierSource
Promotion	.95 for 6-9 enrolled .90 for 10+ enrolled	.95 for 6-9 enrolled .90 for 10+ enrolled Groups with more than 70% enrollment in Solution and/or Elements Hospital plans, will receive a .95 RAF	.90 for 6+ enrolled .90 for Virgin Groups 10+ enrolled	.90 for 10-14 enrolling for Non-CalChoice carriers	RAF Guarantee .90 for 6+ enrolled	.95 for 6-9 enrolling .90 for 10+ enrolling	.90 for 6+ enrolled
Large Grp Moving to Small Grp (1672 eligible)	Must provide renewal of less than 20% within 90 days of the requested effective date	No promotions for Large group to Small group	No promotions for Large group to Small group	No promotions for Large group to Small group	May be eligible for the program subject to Health Net Underwriting evaluation.	Consult RBG sales rep to discuss	Must provide renewal of less than 20% within three months of the renewal date
COBRA	Groups with 30% or more COBRA enrollees are not eligible. COBRA does not count towards group size	Groups with 30% or more COBRA enrollees are not eligible. COBRA does not count towards group size	Groups with 30% or more COBRA enrollees are not eligible. COBRA does not count towards group size	COBRA does not count towards group size	COBRA does not count towards group size.	COBRA enrollees do not count towards size of the group.	Groups with 30% or more COBRA enrollees are not eligible. COBRA does not count towards group size.
Excluded Plans	HRA options with an outside administrator	Only Employee Elect plans are eligible	Simple Savings 3400/6800	None	None	Out of area PPO members will always be a 1.0 RAF	None
Must Apply Within	60 days of renewal	No limitations	60 days of renewal	Three effective dates	No limitations	Two months	Three months
PEO's	Not eligible for promotion	PEO spin-off groups of 10+ enrolling medical subscribers moving from another carrier's contract to an Anthem Small Group contract will receive a .90	Not eligible for promotion	PEO's are eligible for promotion	Not eligible for promotion	Not eligible for promotion	10+ who terminate relationship with PEO will receive a .90

