

Carrier	# of EE's	Standard RAF Guidelines
Aetna	2-4 5-50	1.10 Automatically (no health statements necessary as long as the group qualifies under guarantee issue) Minimum .90 available with full or abbreviated health statement required depending on group size. 2-10 life groups complete the full 17 question statement. Groups 11-50 lives complete an abbreviated 5 question health statement
Blue Shield	2-5 6-9 10-50	Eligible for minimum 1.00 RAF (individual health statements required) Minimum .95 RAF (individual health statements required) Minimum of a .90 RAF Groups of 6-15 enrolling employees must have each employee complete an individual health statement. All other groups complete the Health Questionnaire on the employer application, and if any of these questions are answered yes, then the employee the question pertains to must be identified and that the employee must complete and individual health statement
HealthNet	2-5 6-9 10+	Automatic 1.10 RAF (automatic without health statements or option to submit long form for industry discount--SIC sensitive) Minimum .90 RAF (long form) Minimum .90 RAF (employer questionnaire - if any of these questions are answered yes, then the employee the question pertains to must be identified and that the employee must complete and individual health statement)
Pacificare/UHC	2 3 4 5+	1.10 (w/ individual health statements) 1.00 (w/ individual health statements) .95 (w/ individual health statements) .90 (w/ individual health statements)
Sharp	2-5 6-50	Automatic 1.10 RAF (individual health statements required) Minimum .90 RAF (for 2-24 enrolling employees, individual health statements required; for 25 or more enrolling employees, employer health questionnaire required)
Kaiser Permanente Choice Solution	2-5 6-50	1.10 RAF 1.00 RAF before the final RAF is applied in underwriting Note: Life only employees and COBRA members are not included in the overall employee count. 2-14 employees, individual health statement required. 15+, employer health questionnaire required.
Cal Choice	2-4 5-50	1.10 RAF 1.00 RAF before the final RAF is applied in underwriting Note: Life only employees and COBRA members are not included in the overall employee count. 2-14 employees, individual health statement required. 15+, employer health questionnaire required.