

Enjoy the summer sun and the hot deals

Turn up the heat on your sales when you move clients to Blue Shield

If your group qualifies, we guarantee:

- .90 RAF for groups of 10 or more enrolling employees
- 10-point RAF reduction for groups of 6 to 9 enrolling employees

A renewal RAF of 1.05 qualifies; no health statements and no employer questionnaires needed.

For complete details on other small group RAF programs, go to **blueshieldca.com/raf**, contact your small group sales representative, or call Producer Services at **(800) 559-5905**.

Details

- This program is in effect for qualifying groups with Blue Shield effective dates of June 1, 2010 and later. The RAF program is available for new business only, and is subject to termination at any time.
- Must provide original copy of current health carrier renewal letter with the initial group enrollment. Groups previously submitted and approved under standard underwriting guidelines will not be reconsidered or rerated under any RAF programs.
- If Blue Shield cannot validate employee eligibility based on documents provided, then standard underwriting guidelines apply.
- Program applies to guaranteed issue small groups only. Groups must meet standard underwriting guidelines (i.e., contribution and participation), and submit the most recent quarter DE-6 and/or other required documentation to verify owner/employee eligibility.
- Sole proprietor, partner, or corporate officer statement (C15293) is required on officers/owners who are not listed on the DE-6.
- This program does not apply to groups that do not currently have coverage, groups that are not eligible for guaranteed acceptance, or groups coming off of a "special deal" or association plan, spin offs or group splits.
- Groups using any employer-sponsored wrap plan or product, other than an HSA or employee-funded general purpose FSA, are not eligible for the RAF program.
- Groups with employees enrolling in plans that are permissible to pair with a wrap product, Shield Savings 1800/3600, Shield Savings 2250/4500 or the Shield Spectrum PPO Plan 3000, are not eligible for the RAF program. This exclusion applies whether the plans are offered as standalone or as part of any package.
- Groups are eligible for the RAF reduction two months (60 days) before to two months (60 days) after their renewal date.
- Groups must have an original renewal RAF of 1.05 or lower from their current carrier; and 6 to 50 enrolling employees to qualify.
- RAFs are adjusted to the nearest .025 increment.
- The lowest RAF available is .90. For example, if a group has a renewing RAF of .95, it will receive only a .90 RAF from Blue Shield.
- Groups may apply for a lower RAF via standard underwriting guidelines and the submission of health questionnaires.
- The RAF reduction is a first-year reduction to the RAF for new small group medical plans only.

Seeking shade and savings this summer?

We've got you covered with Suite Deal RAF programs

Suite Deal RAF programs continue in 2010

Suite Deal RAF program

If your group qualifies, we guarantee:

- .90 RAF for groups of 10 or more enrolling employees
- 10-point RAF reduction for groups of 6 to 9 enrolling employees
- Applies to groups within nine months of their most recent renewal*

A renewal RAF of 1.05 qualifies; no health statements and no employer questionnaires needed.

* This program extends the eligibility of the renewal RAF letter from the prior carrier from 60 days to nine months. This RAF promotion extension is only available for new groups that select the Suite Deal package.

Suite Deal RAF program for groups with no prior coverage

- .90 RAF guarantee for groups of 10 or more enrolling employees
- 1.0 RAF guarantee for groups of 6 to 9 enrolling employees**
- No health statements required

"Group with no prior coverage" is defined as a group in business for one year or more with no prior group coverage for at least 12 months, or a group in business for less than a year that meets the Blue Shield interpretation of AB 1672 and has no prior group coverage.

** Groups may apply for a lower RAF via standard underwriting guidelines and the submission of health questionnaires.

For complete details on other small group RAF programs, go to blueshieldca.com/raf, contact your small group sales representative, or call Producer Services at **(800) 559-5905**.

Details

- This program is in effect for qualifying groups with Blue Shield effective dates of June 1, 2010 and later applying for the Suite Deal package. RAF program is subject to termination at any time.
- Must provide original copy of current health carrier renewal letter with the initial group enrollment. Groups previously submitted and approved under standard underwriting guidelines will not be reconsidered or rerated under any RAF programs.
- For groups who have changed carriers within the past nine months and have not yet renewed with their current carrier:
 - If current carrier has not yet provided a renewal, we will accept the most recent renewal letter from the previous carrier.
 - Same RAF rules and conditions apply; must be an original renewal within nine months of the Blue Shield effective date.
- If Blue Shield cannot validate employee eligibility based on documents provided, then standard underwriting guidelines apply.
- Program applies to guaranteed issue small groups only. Groups must meet standard underwriting guidelines (i.e., contribution and participation), and submit the most recent quarter DE-6 and/or other required documentation to verify owner/employee eligibility.
- This program does not apply to groups that are not eligible for guaranteed acceptance, or groups coming off of a "special deal" or association plan.
- Groups using any employer-sponsored wrap plan or product, other than an HSA or employee-funded general purpose FSA, are not eligible for the RAF program.
- Groups are eligible for the RAF reduction up to nine months after their renewal date.
- Groups must have an original renewal RAF of 1.05 or lower from their current carrier; and 6 to 50 enrolling employees to qualify for the Renewal RAF program.
- Group must maintain at least 75% of employee enrollment identified on the renewal RAF letter to qualify for the RAF reduction program.
- RAFs are adjusted to the nearest .025 increment.
- The lowest RAF available is .90. For example, if a group has a renewing RAF of .95, it will receive only a .90 RAF from Blue Shield.
- The RAF reduction is a first-year reduction to the RAF for new small group medical plans only.