

Medical Cheat Sheet- Nebraska Level Funded

OCI has created a cheat sheet for your use with Medical policies

UNDERWRITING	AETNA/AFA	ALLSTATE/ NATIONALGENERAL	CHAMBER CHOICE (BCBS)	MEDICA MAX LIABILITY	UHC LF/ALL SAVERS
Minimum Enrollment	2 Enrolled	2 Enrolled/3 Enrolled (Meritain)	5 Enrolled	5 Enrolled	2 Enrolled
Underwriting with Applications	2+ Enrolling will underwrite with competitor apps (Need Aetna apps at installation) Requires current year's renewal Requires claims if currently LF	2+ Enrolling will underwrite with competitor apps (Need Allstate Auths for FIRM rates/installation) Requires claims if currently LF	5+ Enrolling Completed through DataHub Only	5+ Enrolling with current coverage will underwrite with competitor	2+ Enrolling Will underwrite with competitor apps UHC LF Employer Release of Information (Requires UHC LF apps at installation) Requires Tax ID
Underwriting from Census (GRx, etc.)	5+ Enrolling if currently LF Requires current year's renewal and claims information 25+ Enrolling if currently FI Requires current year's renewal	20+ Enrolling with current coverage Requires Allstate RAQ for FIRM rates Requires current year's renewal Requires claims if currently LF	10+ Enrolling all groups (Including virgin coverage) Requires RAQ	10+ Enrolling with current coverage Will not underwrite virgin groups Requires claims if currently LF	5+ Enrolling with current coverage Requires Tax ID

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Large Group Designation (talk to your OCI rep for more information)	51+ Eligible Employees	51+ Enrolling Employees	51+ Total Employees	51+ Eligible Employees	51+ Eligible in the Prior Calendar Year
PLAN INFORMATION					
Participation	2-9 eligible - 50% Floor 10-100 eligible - 30% Floor	75% after valid waivers OR 50% floor No husband & wife grps	5 eligible = 100% 6-9 eligible = 100% minus one life 10-250 eligible = 50% Floor AND 75% after valid waivers	50% Floor - See participation guidelines	2-3 eligible - 100% 4 eligible - 3 enrolling 5-8 Eligible - 4 Enrolling 9+ Eligible - 50% Floor
Available Networks	1. Aetna Choice POS II 2. *Limited* NHN (NE Medicine and Methodist)	1. Aetna Signature Administrators @ PPO 2. *Limited* Narrow Network Options 3. *RBP* Core Value - No Network	1. Network Blue 2. *Limited* BluePrint Health (CHI) 3. *Limited* Premier SelectBlue Choice (Methodist)	1. Choice National 2. *Limited* CHI Network 3. NHN ELEVATE (NE Medicine and Methodist)	1. Choice Plus 2. *No OON* Choice

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Dual or Multi Choice Options	2-4 = 2 plans 5+ = 4 plans	Dual, need to know plan & enrollment info. 2-12% additional load.	5-9 = dual option 10+ = 3 options are allowed multiple networks can be elected	2-5 Enrolled = 2 plan, 2 networks 6-20 Enrolled = 6 plans & networks 21-50 Enrolled = 12 plans & Networks Can't do narrow network only.	Yes, no limit on plan offering
Adjustable Stop Loss	\$20,000	Choose \$6,500 - \$100,000	5-9: \$20,000; 10-25: \$30,000 26-50: \$40,000; 51-100: \$50,000 101-150: \$60,000; 151-250: \$70,000	\$30,000	Choose \$15K, \$25K, \$35K, \$45K
Carveouts	Not permitted	Yes. Recommended to contact legal & tax counsel	Yes (may require UW approval)	Yes (may require UW approval)	Union vs. Non-Union Hourly vs. Salaried Mangement vs. Non-Management
1099 Eligible	Not Permitted	Yes	Yes (up to 25% of employees)	Not permitted	Yes (up to 25% of employees)