

RFP Submission Guidelines

General Information

Group Name:	
Street Address:	
City/State/Zip:	
Web Address:	
Type of Business:	
SIC Code:	
Requested Effective Date:	
Number of Eligible Employees:	
Number of Enrolled Employees:	
Current Carrier:	
Renewal Date:	
5 Year Prior Carrier History:	
Employer Contribution %:	
Brokerage Agency Name:	
Broker Agent Name:	
Is the above the Broker of Record?	Yes (if so, who?) _____ No
Current broker commission:	
Requested broker service fee:	26 Other: _____
General Agent included?	Yes (if so, who?) _____ No

Funding Type: ASO Level Funded 3-Year Rate Cap

Products to Quote:

Acclaim Value 60%	Acclaim Select 70%	Acclaim Preferred 80%	Acclaim Platinum 90%
Inspire Value 70%	Inspire Select 80%	Inspire Preferred 90%	Inspire Platinum 100%
Achieve Value	Achieve Select	Achieve Preferred	Achieve More

Plan Enhancements: Lifestyle-for-Life® Program Manager Biometric Screening

Easy Fund	Savings Partner	1.800MD	TLO 12/15
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Language: English Spanish

Company Narrative:

Plan Description:

Plan Type:		
Gated/Non-Gated:		
Network Deductible/Coins:		
Network Office Visits:		
Network Inpatient/Outpatient:		
Network Lab:		
Network Radiology:		
Rx Deductible/Copays:		
Network Out-of-Pocket Max:		
Non-Network Deductible/Coins:		
Non-Network Out-of-Pocket Max:		
Non-Network Reimbursement:		
CURRENT	# Enrolled	Rate
Single:		
H/W:		
P/C:		
Family:		
RENEWAL	# Enrolled	Rate
Single:		
H/W:		
P/C:		
Family:		

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Non-Network Out-of-Pocket Max:		
Non-Network Reimbursement:		
CURRENT	# Enrolled	Rate
Single:		
H/W:		
P/C:		
Family:		
RENEWAL	# Enrolled	Rate
Single:		
H/W:		
P/C:		
Family:		

For Virgin Groups employees that have never been offered coverage:

- **Provide Census in Excel spreadsheet including:**
 - First Name - Last Name - Date of Birth - Gender - Zip Code - Phone Number

Quoting options:

- **Manual Final Rates:**
 - Final Rates quoted based on census plus a 15-18% load
 - All enrolled employees answer Short or Long Form (5 or 18 questions) for internal review
- **Manual Initial Rates:**
 - Initial rates will be quoted based on census plus a 6-8% load and caveatted as Initial Rates
 - Results of all employees answering Short or Long Form (5 or 18 questions) will then be sent to Stop Loss carrier for Final Rate determination
 - 2 week time frame to receive Final Rates

For Active Groups that currently have coverage but no claims experience:

- **Provide Census in Excel spreadsheet including:**
 - First Name - Last Name - Date of Birth – Gender - Zip Code
 - Tier: Single / Couple / Parent & Children / Family
 - Plan Election: indicate plan type or indicate type of waiver; Active or COBRA status
 - Phone Number
- **Current carrier invoice.**
- **Current Plan design, enrollment, and renewal rates.**

Quoting Options:

- **Manual Final Rates:**
 - Final Rates quoted based on demographics plus a 12-15% load
- **Manual Initial Rates with Short Form:**
 - Initial rates quoted based on demographics and caveatted as Initial Rates
 - Results of all employees answering Short Form (5 questions) will be submitted to Stop Loss Carrier for Final Rate determination to lower/raise by 2-4%
 - 2 week time frame to receive Final Rates
- **Manual Initial Rates with Long Form:**
 - Initial rates quoted based on demographics and caveatted as Initial Rates
 - Online enrollment (Form Fire) with completion of Long Form (18 questions); answers and final enrollment are then submitted to Stop Loss Carrier for Final Rate determination to lower/raise by 5-8%

For Active Groups that currently have coverage and claims experience:

- **Provide Census in Excel spreadsheet including:**
 - First Name - Last Name - Date of Birth – Gender - Zip Code
 - Tier: Single / Couple / Parent & Children / Family
 - Plan Election: indicate plan type or indicate type of waiver; Active or COBRA status
 - Phone Number
- **Current carrier invoice.**
- **Current Plan design, enrollment and current and renewal rates.**
- **Quoting based on utilization:**
 - Month-over-month utilization report for a minimum of 10 months
 - Corresponding High Cost Claimants with Diagnosis
 - If utilization is provided for prior policy years, corresponding plan designs and rates.
 - Final Rates quoted based on demographics and utilization
 - 2 week time frame to receive Final Rates