

**Cyndie Culbreth**

---

**From:** sanjose\_RBG\_BROKER\_NEWS-owner@Rogersbenefit.com on behalf of RBG - San Jose [sanjose@rogersbenefit.com]  
**Sent:** Tuesday, August 26, 2008 3:52 PM  
**To:** SANJOSE\_RBG\_BROKER\_NEWS@ROGERSBENEFIT.COM  
**Subject:** Supported Carriers Guidelines Alongside Kaiser



*Bringing Brokers and Insurers Together for Over 50 Years*

*Aetna - Blue Shield - CIGNA - Health Net - CaliforniaChoice®  
Kaiser Permanente Choice Solution - PacifiCare - Principal - United Healthcare*

[www.rogersbenefit.com](http://www.rogersbenefit.com)

### **Supported Small Group Carrier Guidelines Alongside Staff Model HMO**

- Aetna:**
- Aetna will accept the greater of 50% participation and a minimum of 8 enrollees for groups offering another carrier's HMO. All of Aetna's products are available for the reduced participation via Pick a Plan.
- Blue Shield of California:**
- Blue Shield plans, including **Dual Choice** and **Suite Deal** may be offered with another carrier's HMO:
    - The minimum participation in the combined Blue Shield plans must be equal to the greater of 5 actively enrolled employees or 50% of the total number of actively enrolled employees
  - When **Active Choice** is offered as a stand alone alongside another carrier's HMO plan:
    - Minimum Blue Shield enrollment is the greater of 5 actively enrolled employees or 20% of the total number of actively enrolled employees. (Waivers are required for employees enrolling in another carrier's plan)
  - When **Plan Select** is being offered alongside another carrier's HMO plan:
    - Minimum participation in the combined Blue Shield plans must be equal to the greater of 5 actively enrolled employees or 75% of the total number of actively enrolled employees. (Waivers are required for employees that are enrolling in another carrier's plan)
- Health Net:**
- A minimum of 6 active enrollees with Health Net is required
  - HMO or EOA: Participation must be 50% with Health Net
  - PPO or POS: Participation must be 75% with Health Net
  - Enhanced Choice: Participation must be 75% with Health Net
  - Dual Choice: Participation must be 75% with Health Net
- When **Health Net Options** are being offered alongside another carrier's HMO plan:

- A minimum of 5 actively enrolled employees with Health Net is required
- As long as a minimum of 75% of a group's eligible population is covered by group coverage through any carrier; Health Net requires only the minimum enrollment for each package to be met

**PacifiCare/UnitedHealthCare:**

- PacifiCare and UnitedHealthCare plans may be offered with a Kaiser wrap through **PremierSource\***:
  - Groups enrolling **5 + active employees** may select up to **four plans**, including one staff model HMO plan, but no more than two may be UnitedHealthcare plans
  - Definity HRA plans may not be offered alongside Definity H.S.A plans
  - Calendar and Policy Year plans may not be combined
  - The PacifiCare HMO plan is only available using the PacifiCare SignatureValue network
  - 75% of eligible employees must enroll in the UnitedHealthcare and staff model HMO with a **minimum of 5 active employees enrolling** in the **PremierSource** portfolio

**\*Five Plans + One HMO Option= PremierSource Portfolio (PPO Balanced 35/1000/70%, PPO Balanced 35/1000/50%, PPO (HRA) Consumer 1500/80%, PPO (H.S.A) Definity H.S.A 2850/80%, and HMO PC Signature Value HMO 20/1500 ded)**

If you have additional questions, please feel free to contact our Office.

Andy Kerr  
Chris Hammett  
Chris Mack  
Mike O'Connor  
Maggie Salama  
Jason Stephens

Rogers Benefit Group  
(408) 268-9700  
(408) 997-7737 (fax)

**[www.rogersbenefit.com](http://www.rogersbenefit.com)**