

Medical Cheat Sheet- Kansas Fully Insured

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



	UHC
Plan Information	
General Group Definition (W-2EE cannot be owner or spouse)	Minimum 1 "common law" employee (EX W-2 or 1099)
Large Group Destination (Talk to your OCI Rep for more information)	51+ Eligible in the Prior Calendar Year
Participation	25% Floor
Available Networks	1. Choice Plus 2. *No OON* Choice 3. No Out of Network Coverage
Dual or Multi Choice Options	Multi-Choice allows any number of plan options
Carve-outs	Union vs. Non-Union Hourly vs. Salaried Management vs. Non-management

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	AETNA AFA	NATIONWIDE	UFC LF/ALL SAVERS
UW			
Minimum Enrollment	2 Enrolled	2 Enrolled/3 Enrolled (Meritian)	2 Enrolled
UW 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	2+ Enrolling Will underwrite with competitor apps UHC LF Employer Release of Information (Requires UHC LF apps at installation) Requires Tax ID
UW from Census (GRx, etc.)	5+ Enrolling if currently LF Requires current year's renewal and claims information 25+ Enrolling if currently LF Requires current year's renewal	20+ Enrolling if currently LF Requires AllState RAQ for FIRM rates Requires current year's renewal Requires claims	5+ Enrolling with current coverage Requires Tax ID
Large Group Designation (Talk to your OCI Rep for more information)	51+ Eligible Employees	51+ Enrolling 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 groups	2-3 eligible = 100% 4 eligible = 3 enrolling 5+ eligible = 25% Floor

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	AETNA AFA	NATIONWIDE	UFC LF/ALL SAVERS
Available Networks	1. Aetna Choice POS II 2. *Limited* NHN (NE Medicine and Methodist)	1. Aetna Signature Administrator® PPO 2. *Limited* Narrow Network Options 3. *RBP* Core Value - No Network	1. Choice Plus 2. *No OON* Choice
Dual or Multi Choice Options	2-4 = 2 plans 5+ = 4 plans	Dual, need to know plan & enrollment information 2-12% additional load	Yes, no limit on plan offering
Adjustable Stop Loss	\$20,000	Amounts range from \$6,500-\$100,000	Amounts range from \$15,000, \$25,000, \$35,000, \$45,000
Carve-outs	Not permitted	Yes, recommended to contact legal and tax counsel	Union vs. Non-Union Hourly vs. Salaried Management vs. Non-management
Telehealth (Yes/No)	Yes CVS Virtual Care and Teladoc Co-pay: \$0 HAS: Consult fee	Yes Recurro Health Co-pay: \$0 HAS: \$45	Yes HealthiestYou Co-pay: \$0 HSA: Member cost share applies until deductible is satisfied