

Take Advantage of the NEW RAF Guarantee Program

Groups with 6–50 newly enrolled employees with a 1.06 or better RAF from their previous or current carrier will be eligible for a guaranteed RAF.

Eligible Business

- Groups with 6–50 enrolling employees – Guaranteed .90 for groups with prior carrier RAF of 1.06 or better.
- CalCOBRA/COBRA enrollees do not count toward group size.
- Groups that receive a 10-point RAF increase on their renewal with another carrier do not qualify for this RAF program.
- Groups enrolling with UnitedHealthcare and/or PacifiCare plans for January 1, 2010 – March 31, 2010 effective dates.
- Groups must meet Small Business eligibility requirements (AB1672).
- Carve-out groups (management/non-management, salary/non-salary) are not eligible for RAF Guarantee Program.
- New groups must present a prior carrier small group renewal that reflects a renewal date within three months of the new business effective date with UnitedHealthcare or PacifiCare plans. The prior carrier renewal must be the original renewal, not a revised renewal.
- Groups coming from a large group contract that are now AB1672-eligible can qualify for the RAF promotion if they can provide a large group renewal of less than a 20% increase within three months of their requested effective date.

CalChoice, Kaiser Permanente Choice Solution (KP Choice), Contractor's Choice, existing UnitedHealthcare or PacifiCare groups, Non-Guaranteed Issue and Association Group cases are not eligible.

Rating Rules

Enrolled Employees	RAF and Important Information
6–50	Guaranteed .90 for groups with prior carrier RAF of 1.06 or better.

New groups with 2–5 enrolling employees are not eligible for this RAF Guarantee Program.

Application Submission Rules

- New group must submit a copy of its current carrier renewal reflecting the RAF/renewal census and documentation from its current carrier disclosing the amount of the RAF change with the group's initial submission. Groups coming from a large group contract must submit a large group renewal of less than 20% increase and renewal census with the group's initial submission. The prior carrier renewal must be the original renewal, not a revised renewal.
- All other paperwork and underwriting guidelines apply (i.e., participation, employer contribution, wage and tax information, etc.).
- Groups with enrollment in more than one medical carrier must meet all of the above requirements. Group's current carrier renewal census must match the enrolling employees in UnitedHealthcare and/or PacifiCare. Individual Health Statements are required from enrolling employees not included on the renewal census.



Contact your sales representative for more details.

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1992-111407-UHC/PCCA
PCA262549-007