Excel Health Alliance

INFORMATION NEEDED TO OBTAIN A QUOTE

Please send the following details to quotes@ecumgu.com :

General Information

- Company Name
- Type of Industry / SIC Code
- Location(s)
- Contract Basis
- Commissions Required
- Effective Date
- Number of Eligible and Covered Employees
- Requested Specific Deductible(s) (Medical Only, Medical/ Rx)
- Type of Coverage Under Aggregate (Medical, Rx, Dental Vision)
- Current and Requested Plan Design
- Current and Requested PPO Network
- Current and Renewal Rates (if available)
- Additional Requests

Census Information

- DOB or Age
- Gender
- Type of Coverage (Single, Employee/Spouse, Employee/Child(ren), Family)
- Zip Code

Aggregate Quote Information

- Last 9 Months of Paid Claims and Enrollment (if available)
- Prior 12 Months of Paid Claims and Enrollment (if available)
- 3 Years of Experience is Required (if available)
- If Group is Self-Funded, Current and 2 Prior Years Experience is Required

Current Self-Funded Groups

- All standard information is needed to quote as listed above.
- Current Rates & Factors / Contract Terms / Plan of Benefits.
- Current Years Aggregate Report & 50% Reports (need this for previous 2 years if applicable)
- Requested Contract Terms / Plan Designs / PPO Network

Current Fully-Insured Groups

- All standard information is needed to quote as listed above.
- All Claims Experience Must be Provided (if available).
- Individual Medical Questionnaire's (IMQ's) will be Required.
- Current Fully-Insured and Renewal Rates are REQUIRED.

* Quote can be Issued With Current Rates Only, but will be Subject to Receiving Renewal Rates.

Participation Requirements

- 75% Participation, 51% If Verified Valid Waiver Status
- Maximum Retiree Participation - 10% (Under Age 65)
- Maximum COBRA Participation - 10%
- COBRA and Retiree Combined - 20%

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Minimum Case Size & Ineligible States

- All Groups - 25 Lives (see exceptions below)
- CA, MD - at least 51 "Enrolled" lives
- ND, NJ, NY, OR and UT - at least 51 "Eligible" lives
- Eligible Territory - ECU Quotes in all 50 States

Ineligible Industries

- Non-Taft Hartley Unions
- Fraternities / Clubs / Other Non-Employer Groups
- Seasonal Industries
- MEWAs / MET
- Employment Services / Agencies
- PEO's / Leasing Firms
- Pools or Associations
- Oil / Gas Extraction or Services (Acceptable to Quote Organizations in the Oil / Gas Industry that do not have Extraction Divisions)
- Nursing Homes
- Coal Mines
- Indian Tribes

Tier 1 - Preferred Pricing

Self-Funded

- Fully Completed and Approved Disclosure Statement Within 60 Days of the Effective Date
- Disclosure Statement Must Include the Following Reports Run Within 10 Days of Signature:
- 50% Report / Standard Trigger Diagnosis / Hospital Pre-Cert for Last 180 Days / Pended, Denied and Unfunded Claims / & Large Case Management Reports

Fully-Insured

- Fully Completed and Approved Disclosure Statement Within 60 Days of the Effective Date
- IMQ's are Required
- IMQ's must be completed within 60 days of the eff. date

Tier 2 - Standard Pricing (BUCA ASO/Carrier Model Level-Funded or Fully Insured with Claims Experience)

- Fully Completed and Approved Disclosure Statement Within 45 Days of the Effective Date
- Specific and Aggregate "TYPE" Claims Data Within 4 Months of the Effective Date
- Tier 2 groups may be eligible for Achieve on a case-by-case basis. These groups may be required to complete Individual Medical Questionnaire's to qualify for the program.