













# TX Level Funded Carrier Matrix

	Group Size Eligibility	Participation Requirements	Employer Contribution Requirement	Underwriting Type	Networks	Surplus Options	Contract Options	Broker Commission
	5+ enrolled	No Participation Requirements	No minimum is required	claims experience	First Health Cigna PPO Health Smart	50% Renewal not required	12/18 including terminal liability of 6 months post termination	\$35 PEPM (negotiable)
	5-150 enrolled	5 – 9: 50% of EE's regardless of eligible and waivers 10 – 150: 50% of eligible EE's after valid waivers	50% of employee only premium	5 - 9: IMQs 10 +: Simplified UW Census or claims experience or IMQs	Cigna PPO, UHC Choice Plus, PHCS, OSMA, First Health, Midland Choice, IMS PPO*	100% Renewal not required	12/18 including terminal liability of 6 months post termination	5% of total monthly premium - negotiable
	2-100 enrolled	2-9 50% total eligible ee's after valid waivers 10-100 30% of eligible ee's after valid or invalid waivers	50% of employee only premium	IMQ's required for the following: 2-24 currently enrolled in fully insured plans 2-4 currently enrolled in LF plans 2-100 Virgin Groups	Aetna Funding Advantage Network CPOS II OAAS AWH TX Health OAAS AWH Memorial Hermann OAAS	50% Renewal required	12/60 including terminal liability of 48 months post termination	\$30 PEPM Standard up to \$99 negotiable
	2 + enrolled	50% of eligible EE's or 75% after valid waivers	25% of employee only premium	2 – 15: IMQs 16+: Census Underwriting, claims experience and IMQs for final rates*	Cigna First Health	100% Renewal not required	12/21 including terminal liability of 9 months post termination	8% of total monthly premium - negotiable
	2-150 Enrolled	5 eligible employees with at least 2 enrolling	No minimum is required	Census underwriting	Cigna PPO	0%-10%	12/24 \$50k Spec No Agg	\$35 PEPM (negotiable)
	20-125 enrolled	70% of eligible EE's regardless of waivers	50% of employee only premium	Census underwriting (IMQs may be requested)	BSW Premier HMO, BSW Plus HMO, BSW Plus PPO, BSW Access PPO, PHCS	100% Renewal not required	Agg only 12/18 or 12/24 including terminal liability of 6 months post termination	Negotiable
Independent, Authorized General Agent for  BlueCross BlueShield of Texas <small>An Independent Licensee of the Blue Cross and Blue Shield Association</small>	10-50 enrolled	75% of eligible EE's regardless of waivers	50% of employee only premium	Census Underwriting, claims experience & renewal required for final rates. Virgin groups not eligible	Blue Advantage HMO Blue Choice PPO	50% Renewal Required	12/24 including terminal liability of 12 months post termination	\$30 PEPM Standard

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	Group Size Eligibility	Participation Requirements	Employer Contribution Requirement	Underwriting Type	Networks	Surplus Options	Contract Options	Broker Commission
	25 + eligible EE'S and minimum of 20 enrolled	Minimum of 20 enrolled and 50% of eligible EE's after waivers	50% of employee only premium	GRx/claims experience or IMQs may be required*	Cigna OAP Cigna Local Plus	Standard 50% 66.66% available Renewal required	12/27 including terminal liability of 15 months post termination*	5% of total monthly premium - negotiable
	25 eligible EE'S and minimum of 15 enrolled	15 - 50: 75% after valid waivers 51 +: 50% after valid waivers	50% of lowest option meeting affordability requirements	claims experience IMQs may be required*	Aetna ASA PPO Cigna PPO	50% Renewal required	12/24 including terminal liability of varying months post termination depending on network*	\$30 PEPM - negotiable
	15+ Eligible	50% of all full time eligible ee's after valid waivers	50% of employee only premium	15-99 through member level censu 100+ experience rating	Cigna PPO HCH Sync	50% Renewal Required	Standard is 12/30	5% adjustable
	2 - 50 enrolled	2+: 75% of eligible EE'S after valid waivers	50% of lowest employee only premium	Census Underwriting	Memorial Hermann	2-9: up to 5% 10-50: 15% Renewal not required	12/36 including terminal liability of 6 months post run-out period	2-50: 6% 51+: negotiable
	5 - 250 enrolled	75% of eligible EE'S after valid waivers	No minimum is required	5 - 24: IMQs & Contingent offer transmittal form 25-99: Simplified UW Form, Renewal & Risk Review Form 100+: Renewal, Billing statement & claims experience	Cigna PPO Aetna ASA PPO PHCS	Standard 50% 100% or 66.66% available* Renewal required	Multiple contract options*	\$30/PEPM negotiable up to \$100/PEPM

\*Please contact your Warner Pacific Sales Consultant for more information or refer to the [Carrier 411](#)