











OK 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) |
|  | 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 |

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|  | 15+ Eligible | 50% of all full time eligible ee's after valid waivers | 50% of employee only premium | 15-99 through member level census 100+ experience rating | HCH Sync & HCH Plus | 50% Renewal Required | Standard is 12/30 | 5% adjustable |
|  | 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 |
|  | 2-99 | 50% of all full time eligible ee's after valid waivers | 50% of employee only premium | 2-9 enrolled current FI, LF or Virgin, Current PEO with UHC 10+ Virgin = IMQ's 10+ enrolled current FI, LF or Current PEO with UHC IMQ's or GRA 19+ enrolled Current PEO = IMQ's 20+ enrolled Current PEO with another carrier IMQ's or GRA | UHC Choice Choice Plus | 50% Renewal Required | 12/60 includes 12 months incurred and 48 months runout | 2-9 \$40 PEPM 10-50 \$35 PEPM Negotiable |

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