

Blue Shield Specialty Benefits RAF program

Help your clients get comprehensive coverage for less

We're making it easier and more affordable than ever for your small group clients to get complete coverage – medical, dental, and vision coverage – with the new Specialty Benefits RAF program. Now you can offer your new small group clients a 2.5% RAF discount off their medical rate when they purchase dental and vision coverage with Blue Shield at the same time as their medical coverage.

It's simple to see if your clients qualify.

- For new groups with three to 50 enrolling employees, effective January 1, 2012.
- Eligible groups must purchase all three products – medical, dental, and vision coverage – at the same time. Additions of dental and vision coverage to existing medical groups on or off anniversary are ineligible. Groups with a .90 RAF are ineligible.

Specialty RAF program highlights

- RAF discount applies to the medical rate/premium and will remain in effect for the first benefit year.
- The RAF program is available for new business only.

With Blue Shield, you can provide your clients with a total benefit solution for less. Purchasing dental and vision coverage along with medical coverage is a smart way to increase employee retention and improve workforce wellness at a more affordable price.

Want to learn more?

Visit blueshieldca.com/raf to learn more about all Blue Shield RAF discount programs, or talk with your Regional Sales Executive or Producer Services at **(800) 559-5905**.

Overview

New employer groups with three to 50 enrolling employees that purchase Blue Shield medical, dental, and vision coverage with effective dates of January 1, 2012 and ongoing are eligible. All three products must be purchased at the same time.

What are the rules?

- This program is available for qualifying small groups (AB1672-eligible) with Blue Shield effective dates of 1/1/2012 through 3/15/2012.
- Program applies to single medical plan options, SimpleSelect and SimpleSync options.
- The RAF program is available for new business only, and is subject to termination at any time. Additions of dental and vision to existing medical groups on or off anniversary are ineligible.
- RAF cannot be reduced below a .90 RAF. Groups with a .90 RAF are ineligible.
- Groups must purchase medical, dental, and vision coverage to be eligible. Groups that do not purchase all three (3) products are not eligible.
- Groups must meet standard participation requirements for each product. (e.g., voluntary vision requires a minimum of five enrolled).
- Groups must have three (3) or more enrolling employees in all plans. (Employees waiving medical may enroll in the dental and vision plans to meet the minimum enrollment and participation guidelines).
- Groups previously submitted and approved under standard underwriting guidelines will not be reconsidered or re-rated under the RAF programs.
- Program applies to guaranteed-issue small groups only. Groups must meet standard underwriting guidelines (i.e., contribution and participation), and submit the most recent quarter DE-9 and/or other required documentation to verify owner/employee eligibility.
- Sole proprietor, partner, or corporate officer statement (C15293) is required on officers/owners who are not listed on the DE-9.
- Groups using any employer-sponsored wrap plan or product, other than an HSA- or employee-funded general purpose FSA, are not eligible for the RAF program
- Groups with employees enrolling in the Simple Savings 3400/6800 plan, which is the only plan permissible to pair with a wrap product, are not eligible for the RAF program. This exclusion applies whether the Simple Savings 3400/6800 plan is offered as a single medical plan option or as a part of any plan package.
- The RAF reduction is a first-year reduction to the RAF for new small group medical plans only.
- The RAF discount applies to medical dues/premiums only.
- COBRA/Cal-COBRA enrollment cannot exceed 30% of total groups enrollment. COBRA/Cal-COBRA enrollees do not count toward enrolled employee counts.
- Blue Shield may modify or discontinue this program at any time.