

- **Minimum Group Size:** 50 covered employee lives **EXCEPT** for groups with a situs State of New York – 100 covered employee lives
 - **Illustrative Only Proposals** require 2 years of paid claims experience
 - **Firm and Final Proposals:**
 - **Over 200 employees:** 3 years (2 prior and current) of paid claims experience
 - **Under 200 employees:**
 - ✓ **If self-funded for 3 or more years** – 3 years (2 years prior and current) of paid claims experience
 - ✓ **If self-funded for less than 3 years** – 3 years of paid claims experience, if available; otherwise 2 years of paid claims experience (Current and 1 prior) and 2nd prior year Fully Insured Premium Rates
 - \$50,000 Min. Spec** and \$100,000 Min. Spec premium

- **Participation Requirement:** 75% of total eligible employees for groups 100 + lives/85% of total eligible employees for groups 51-99 lives

- **Retirees:** Stop Loss Policy/Treaty will always be secondary for retirees over age 65
 - Under age 65 (early retirees): 10% limit of total covered enrollment
 - Age 65 +: Medicare Primary; No limitations

- **Standard Commission:** Net to 10%

- **Timing of Release of Proposals**
 - *Illustrative Only Proposals* can be released no sooner than 5 months prior to the requested effective date and require paid claims report through the 7th month of the current contract period.
 - *Firm and Final Proposals* require 10 completed months of experience in the current contract period and a full Medical Review by nurse's review team.
 - *90 Days "Early Lock"* is available on a facultative basis and requires a load as well as notice of Sold Terms by the date indicated in the proposal.

- **Specific Deductible**
 - Minimum Specific Deductible of \$50,000** is available
 - Maximum Specific Deductible is unlimited, *however* when Aggregate coverage is being offered as well the Specific should be between 2.5% to maximum of 10% of the estimate annual aggregate attachment point.

- **Aggregate**
 - Maximum Benefit available is \$1,000,000
 - Aggregate Only coverage is **unavailable**.
 - 125% Margin
 - Minimum Attachment Point will be 100% of the Estimated Annualized Attachment Point

- **Contracts Available**
 - 12/12
 - 12/15
 - 12/18– Available only to *currently self-funded* groups which are on these contracts currently. Must provide paid claims which show the run-out for each prior contract period
 - 15/12 - Available only to currently self-funded group currently on a 12/12 or run-in contract.
 - 24/12 -Available on Kismet renewals on 12/12 and run-in contracts.
 - Available on New Business only if:
 - ✓ TPA is incumbent
 - ✓ Currently have a Run-In contract
 - ✓ Aggregate run-in limit may apply
 - Paid –Available only on KRMA renewals on 12/12 and run-in contracts

*This document is a summary of KRMA primary underwriting guidelines. For more details on submission (RFP) requirements please contact us at 317-288-3385 Underwritten by Kismet Risk Management on behalf of Amalgamated Life

**We will consider Specific Deductibles down to \$35,000 if the group is currently self-funded at a Specific lower than \$50,000 except in the State of NY where the lowest available Specific is \$50,000.

- **Optional Coverage**
 - **Aggregating Specific Corridor** - Minimum of \$100,000 Gross Annual Specific Premium *after* the AS split.
 - **Monthly Aggregate Accommodation** – Available to group with **250** or less employee lives. Must be elected at the initial effective date and renewed continuously thereafter for the option to remain available on renewal
 - **Specific Advance – Automatically included in TPA-administered proposal**
 - **Terminal Liability-** Available to groups with **250** employees or less on 12/12 or Run-in contracts only

- **Referenced-Based Pricing available with the following required information:**
 - Percent of Medicare/ Tiers, if applicable (Ex: Facility/Professional/Labs)
 - Who will be the pricing vendors?
 - How will they be paid: PEPM or % of savings
 - Wrap around PPO Network, if applicable

- **Ineligible (not inclusive list)**
 - No ER-EE relationship
 - MEWA
 - Self-Administrated
 - Taft-Hartley/Labor Union
 - More than 50% HMO Penetration
 - ASO Administered (BUCA)
 - No Prior Coverage
 - Association

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