

TX Level Funded Carrier Matrix

Unbundled Products



	Assured Benefit Administrators	Bright Health	HealthChoices	National General
Group Size (Min/Max)	5 enrolled to 150 enrolled	10 enrolled to 99 eligible	5+ enrolled	2 enrolled to 50 enrolled
Participation Requirement	50% of eligible employees after removal of valid waivers*	75% of eligible employees after removal of valid waivers	75% of eligible employees after removal of valid waivers	50% of total eligible employees or 75% after removal of valid waivers
Employer Contribution Requirement	50% of employee only premium	50% of employee only premium	50% of employee only premium	50% of employee only premium of richest plan
Max # of Plans	Based on enrollment	3 Plans	4 Plans	Based on enrollment
Ineligible SIC Codes	Medical practices/hospitals, nursing home, law firms, casinos*	None	Non-ERISA Groups and Attorneys	None
Virgin Group Eligibility	Yes (IMQs required)	Yes (IMQs required)	Yes (IMQs required)	Yes (IMQs required)
Underwriting Type	IMQs, Claims Info	IMQs, Claims Info	IMQs, Claims Info	IMQs, Claims Info
Underwriter	ABA & Dallas Risk Management	Vista Underwriting	Strategic Underwriting Solutions	National General & Excess Reinsurance
Claims Administration	Assured Benefit Administrators	Bright Health	Regional Care, Inc.	Allied Benefits
Networks	Cigna PPO, IMS	Cigna PPO, Cigna OAP, Cigna LP, HealthSmart	Cigna PPO	Aetna ASA, Aetna POS, Cigna PPO, Cigna OAP, Cigna LP
Stop Loss Carrier	Varies	Greenwich, Bright Health	Varies	National General
Individual Stop Loss	None, but ISL can be requested	10-50 enrolled: None, 51+ enrolled: Varies	Varies by group	Varies: 10k, 15k, 20k, 25k, 30k, 50k, 100k
Aggregate Stop Loss	100% to 125%, based on group size	125% Standard, can be adjusted	Standard: 125%, can request 115%, 120%	Varies by group
Surplus Options	100% (Renewal is not required)	100% (Renewal is not required)	100% (Renewal is not required)	50%, 100% (Renewal is not required)
Surplus Refund Type	Check to employer 7 months after renewal	Check or credit 2 months after renewal	Check to employer returned 6 months after renewal	Check to employer 6 months after renewal
Standard Contract	12/18 including terminal liability of 6 months post termination	12/24 including terminal liability of 12 months post termination	12/18 including terminal liability of 6 months post termination	12/18 including terminal liability of 6 months post termination
Standard Broker Commissions	5%	\$35 PEPM	5%	7%

*Please contact your Warner Pacific Sales Executive for more details.



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 The Protect Plans

 The Secure Plans

 The Defend Plans

	Insurgency Benefits Protect Plans	Insurgency Benefits Secure Plans	Insurgency Benefits Defend Plans
Group Size (Min/Max)	25+ enrolled	10+ enrolled	25+ enrolled
Participation Requirement	60% of total eligible employees	60% of total eligible employees*	60% of total eligible employees*
Employer Contribution Requirement	25% of employee only premium	25% of employee only premium	25% of employee only premium
Max # of Plans	8 Plans	8 Plans	8 Plans
Ineligible SIC Codes	None	None	None
Virgin Group Eligibility	Yes (IMQs required)	Yes (IMQs required)	Yes (IMQs required)
Underwriting Type	IMQs, Claims Info	IMQs, Claims Info, Rx, ARA	IMQs, Claims Info, Rx, ARA
Underwriter	Dallas Risk Management	Strategic Underwriting Solutions	Strategic Underwriting Solutions
Claims Administration	Meritain	Group Resources	Acuity
Networks	Aetna Choice POS II	Cigna PPO	Cigna Choice Fund PPO
Stop Loss Carrier	Varies	Varies	Varies
Individual Stop Loss	Varies by group	Varies by group	Varies by group
Aggregate Stop Loss	Standard 125%, can request different	Standard 125%, can request different	Standard 125%, can request different
Surplus Options	100% (Renewal is not required)	100% (Renewal is not required)	100% (Renewal is not required)
Surplus Refund Type	ACH or Check to employer 6 months after renewal	ACH or Check to employer 6 months after renewal	ACH or Check to employer 6 months after renewal
Standard Contract	12/18 including terminal liability of 6 months post termination	12/18 including terminal liability of 6 months post termination	12/18 including terminal liability of 6 months post termination
Standard Broker Commissions	4.77%	4.77%	4.77%

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