

CO Level Funded Carrier Matrix



	Aetna Funding Advantage	Anthem Balanced Funding	Cigna Level Funding	Humana Level Funded Premium	All Savers Alternate Funding
Group Size (Minimum Enrolled & Maximum Eligible)	5 enrolled to 100 FTE	10 enrolled to 250 FTE	20 enrolled to 500 eligible	5 enrolled to 100 FTE	10 enrolled to 300 enrolled
Participation Requirement	75% (excluding valid waivers) 50% of total eligible employees	75% (excluding valid waivers) 50% of total eligible employees	50% of total eligible employees	None, 5 enrolled	50% of total eligible employees
Employer Contribution Requirement	50% of employee only premium	50% of employee only premium	50% of employee only premium	50% of employee only premium	50% of employee only premium
Underwriting Type	IMQs (5-24 enrolled*, virgin groups, PEOs*) GRx	IMQs (virgin groups) Group Risk Questionnaire, Curv	GRx	IMQs (5-9 enrolled), HRAE (Humana Risk Analytic Engine)	IMQs (virgin groups), GRx
Will Accept Other Carrier IMQs	Yes (for quoting, not installation)	Yes (for quoting, not installation)	Yes (for quoting, not installation)	No	Yes, must provide certification form (for quoting, not installation)
Sold Submission Cutoff Dates	Quoting: 15th of month prior Notification: 26th of month prior Submission: effective date	Quoting: 20 th of month prior Submission: Last day of the month prior to effective date	Last day of the month prior to effective date	Last day of the month prior to effective date	Last day of the month prior to effective date
Virgin Group Eligibility	Yes (IMQs required)	Yes (IMQs required)	Yes (IMQs required)	Yes	Yes (IMQs required)
Ineligible SIC Codes	43xx, 82xx, 8661, 91xx, 93xx, 94xx, 95xx, 96xx, 97xx	None	None	7361, 7363, 8062, 8661, 9111-9199, 9221-9224, 9311-9721	Will not quote SIC codes classified as ineligible under ERISA
Max # of Plans	5+ Enrolled: 4 Plans	10+ Enrolled: 4 Plans	20 - 75 Enrolled: 2 Plans	5+ Enrolled: 3 Plans	10+ Enrolled: Unlimited
Contract Options	12/60 including terminal liability of 48 months post termination	12/27 including terminal liability of 15 months post termination	12/27 including terminal liability of 15 months post termination	12/30 including terminal liability of 18 months post termination	12/60 including terminal liability of 48 months post termination
Surplus Options	Standard 50% 100% option with rate load	Standard 50% 70% option with rate load	Standard 66% 50% & 100% options, 50% for <50 eligible	100% - 6% terminal reserve	Standard: 66%, 75% and 100% options
Renewal Required to Receive Surplus	Yes	Yes	Yes	Yes	Yes
Surplus Refund Type	Deposit into employer's bank account 4 months after renewal	Credit on bill is returned 120 days after renewal	Credit on bill is returned 90 days after renewal	Credit on bill is returned 5-6 months after renewal	Check sent to employer 4 months after renewal
Claims Reporting Frequency	Monthly	Monthly	Monthly	Monthly	Monthly
Standard Broker Commissions	\$30 PEPM	\$28 PEPM	5%	\$30 PEPM	\$28 PEPM

*Please contact your Warner Pacific Rating Analyst for more details.

You can find more information on the Level Funded 411.

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