



**Dual Option Guidelines for Groups of 51 to 99 and 100+ Employees**

Embark <sup>SM</sup> /Vantage <sup>SM</sup> -Embark <sup>SM</sup> /Vantage <sup>SM</sup>	Embark <sup>SM</sup> /Vantage <sup>SM</sup> -Motivate <sup>SM</sup>	Embark <sup>SM</sup> /Vantage <sup>SM</sup> -Asuris HSA Healthplan 2.0 <sup>SM</sup>
<p><u>Groups of 51-99 Employees</u></p>	<p><u>Groups of 51-99 Employees</u></p>	<p><u>Groups of 51-99 Employees</u></p>
<p>Benefit Selection Rules:            No matrix.            Riders and Pharmacy plan must be the same for both plans.            Coinsurance maximum limits do not have to be the same.            Rate spread of 5-15% allowed (medical and Rx rates combined).            Underwriting will determine appropriate rate load for dual option offerings.</p> <p>* Use the following formula to determine rate spread:  <math>1 - (\text{low medical monthly premium} + \text{Rx monthly premium}) / (\text{high medical monthly premium} + \text{Rx monthly premium})</math></p> <p>Eligibility:            Minimum of 5 employees enrolled on each plan.</p>	<p>Benefit Selection Rules:            No matrix.            Riders must be the same for both plans.            Pharmacy benefits required but will be different for both plans.            Coinsurance maximum limits do not have to be the same.            Rate spread of 10-30% allowed (medical and Rx rates combined).            Motivate to Motivate option not allowed.            Underwriting will determine appropriate rate load for dual option offerings.</p> <p>* Use the following formula to determine rate spread:  <math>1 - (\text{low medical monthly premium} + \text{Rx monthly premium}) / (\text{high medical monthly premium} + \text{Rx monthly premium})</math></p> <p>Eligibility:            Minimum of 5 employees enrolled on each plan.</p>	<p>Benefit Selection Rules:            No matrix.            Riders must be the same for both plans where available.            Pharmacy benefits required but will be different for both plans.            Rate spread of 10-35% allowed (medical and RX rates combined), subject to Underwriting approval.            HSA 2.0 to Motivate option not allowed.            Underwriting will determine appropriate rate load for dual option offerings.</p> <p>* Use the following formula to determine rate spread:  <math>1 - (\text{low medical monthly premium} + \text{Rx monthly premium} + \text{riders rates, if not identical}) / (\text{high medical monthly premium} + \text{Rx monthly premium} + \text{rider rates, if not identical})</math></p> <p>Eligibility:            Minimum of 5 employees enrolled on each plan.</p>
<p><u>Groups of 100+ Employees</u></p>	<p><u>Groups of 100+ Employees</u></p>	<p><u>Groups of 100+ Employees</u></p>
<p>Benefit Selection Rules:            All pairing combinations subject to Underwriting approval.            Underwriting will determine appropriate rate load for dual option offerings.</p>	<p>Benefit Selection Rules:            All pairing combinations subject to Underwriting approval.            Underwriting will determine appropriate rate load for dual option offerings.</p>	<p>Benefit Selection Rules:            All pairing combinations subject to Underwriting approval.            Underwriting will determine appropriate rate load for dual option offerings.</p>