



Asuris Northwest Health Dual Option Guidelines for Groups of 51 or more Employees

Asuris EmbarkSM - Asuris EmbarkSM

Groups of 51-99 Employees

Benefit Selection Rules:

No Matrix - Underwriting will determine the appropriate rate load for each dual option offering.
Pharmacy plan must be the same for both plans.
Riders must be the same for both plans.
Coinsurance maximum limits do not have to be the same.
Plan spread of 5-15% allowed (Medical and Rx combined). Please use the following formula to determine the plan spread:

$$1 - (\text{total low monthly Medical and Rx premium}) / (\text{total high monthly Medical and Rx premium})$$

Eligibility:

Minimum enrollment for dual option is 25 active enrolled employees.
Minimum of 2 employees enrolled on each plan.

Groups of 100+ Employees

Benefit Selection Rules:

All pairing combinations are subject to Underwriting approval.
Underwriting will determine appropriate rate load for dual option offerings.

Eligibility:

Minimum of 5 employees enrolled on each plan

Asuris EmbarkSM- Asuris HSA Healthplan 2.0SM

Groups of 51-99 Employees

Benefit Selection Rules:

No Matrix - Underwriting will determine the appropriate rate load for each dual option offering.
Pharmacy benefits required, but will be different for both plans.
Riders must be the same for both plans where available.
Plan spread of 10-35% allowed (Medical and Rx combined). Please use the following formula to determine the plan spread:

$$1 - (\text{total low monthly Medical and Rx premium}) / (\text{total high monthly Medical and Rx premium})$$

Eligibility:

Minimum enrollment for dual option is 25 active enrolled employees.
Minimum of 2 employees enrolled on each plan.

Groups of 100+ Employees

Benefit Selection Rules:

No Matrix – All pairing combinations are subject to Underwriting approval.
Underwriting will determine appropriate rate load for dual option offerings.

Eligibility:

Minimum of 5 employees enrolled on each plan

Asuris HSA Healthplan 2.0SM - Asuris HSA Healthplan 2.0SM

Groups of 51-99 Employees

Benefit Selection Rules:

No Matrix - Underwriting will determine the appropriate rate load for each dual option offering.
Pharmacy benefit is included in major medical.
Riders must be the same for both plans.
Plan spread of 10-50% allowed. Please use the following formula to determine the plan spread:

$$1 - (\text{total low monthly Medical and Rx premium}) / (\text{total high monthly Medical and Rx premium})$$

Eligibility:

Minimum enrollment for dual option is 25 active enrolled employees.
Minimum of 2 employees enrolled on each plan.

Groups of 100+ Employees

Benefit Selection Rules:

No Matrix – All pairing combinations are subject to Underwriting approval.
Underwriting will determine appropriate rate load for dual option offerings.

Eligibility:

Minimum of 5 employees enrolled on each plan