



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

Embark/Vantage-Embark/Vantage	Embark(SM)/Vantage(SM)-Motivate(SM)
<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: $1 - (\text{low medical monthly premium} + \text{Rx monthly premium}) / (\text{high medical monthly premium} + \text{Rx monthly premium})$</p> <p>Eligibility: Minimum of 5 employees 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 maximums 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: $1 - (\text{low medical monthly premium} + \text{Rx monthly premium}) / (\text{high medical monthly premium} + \text{Rx monthly premium})$</p> <p>Eligibility: Minimum of 5 employees each plan.</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 Asuris Underwriting approval. Underwriting will determine appropriate rate load for dual option offerings.</p>	<p>Benefit Selection Rules: All pairing combinations subject to Asuris Underwriting approval. Underwriting will determine appropriate rate load for dual option offerings.</p>