

Summary of Changes from 7/2007 to 7/2009 Broker Guide

The following edits are applicable to both Small Group and Large Group:

SECTION	TYPE OF CHANGE	COMMENT
Eligible Dependents	Wording Change	Clarified definition of "full time student status"
Dependents NOT Eligible	Policy Change	Deleted bullet point "Dependents who engage in foreign travel exceeding 90 consecutive days"
Dependent Verification	Wording Change	Additional clarification and details provided
HIPAA Special Enrollment Provisions	Wording Change	Additional language provided, consistent with Group Contract
Pre-Existing Condition Guidelines	Wording Change	Clarified the maximum exclusion period (12 months)
Employer Contribution	Wording Change	Clarified the policy requirements

The following edits are only applicable to Small Group:

SECTION	TYPE OF CHANGE	COMMENT
Out-of-Area Employees	Wording Change	Clarified requirement on percent of covered employees
Class Groups	Policy Change	New policy provided
Employee Application/HQ for Groups with 2-24 Enrolled	Policy Change	Added paragraph about the new BOI Universal Application, and Optima Health requirements
UW: Small Group New Business	Wording Change	Added complete list of information required in order to complete the UW process
UW: Declination of Quote	Policy Change	Section added
Additional Underwriting Requirements/Information	Policy Change	Added information outlining acceptability of triple option plans for groups of 5 to 15 enrolling employees, if one option is a CDHP
Retroactive Disenrollment	Wording Change	Section added, consistent with Admin Guide, including clarifications and examples
Plan Changes	Policy Change	New policy provided
Reinstatement of Groups Terminated for Non-Payment of Premium	Policy Change	Clarified the timeline for eligibility for reinstatement after cancellation for non-payment of premiums

The following edit is only applicable to Large Group:

SECTION	TYPE OF CHANGE	COMMENT
Size and Underwriting Limits	Wording Change	Clarification to when changes in a group's census would require re-rating

Additional Changes:

SECTION	TYPE OF CHANGE	COMMENT
Continuation of Coverage	NEW	Section added to provide full spectrum of options
Broker Guidelines	Policy Change	Updated policy on splitting commissions