

CaliforniaChoice® Small Business
Private Exchange

For Groups of 1-100 Employees

Groups Beginning 4/1/16



CALIFORNIA'S **100% BROKER-SOLD** PRIVATE EXCHANGE

When we started CaliforniaChoice®
in 1996, the idea of offering
employers a program that provided
employees access to
multiple health plans and benefits
was truly revolutionary.

Now, after nearly twenty years
of innovation and experience,
we've learned how
to make selling an exchange
as effortless as possible.

CaliforniaChoice®
It's that **simple.**

INCREDIBLE VALUE. IT'S THAT SIMPLE.



Eight Health Plans in One

One size does not fit all. When your client chooses CaliforniaChoice®, **each employee** gets to choose any one of **eight health plans** that best meets his or her unique personal and family needs. Besides being a powerful tool to retain their best employees, this gives employers a tremendous recruiting advantage.



Defined Contribution

How much should clients pay? It's their Choice. Employers choose to contribute either a **Fixed Percentage** (50% to 100%) of a specific plan and/or benefit, or a **Fixed Dollar Amount** for each employee. Employees then apply this contribution to the health plan and benefits they prefer. If an employee selects a plan that costs more than the employer's contribution, he or she simply pays the difference.



Unparalleled Network Access

We offer a range of **full and limited networks** allowing your clients and their employees to access the doctors, specialists, and hospitals they want at the best-possible price point.

We also offer Tiered Choice, which gives your employees **a choice of two tiers** (Platinum/Gold, Gold/Silver, Silver/Bronze) rather than just one. This can significantly increase the number of benefits and doctors your employees can access.



Optional Benefits

We offer more comprehensive **Dental, Vision, Chiropractic, and Life benefits** that can easily be added to any CaliforniaChoice plan. For more details, please refer to the chart on the following page.



Business Solutions Suite

The **Business Solutions Suite** is included at **no extra charge** and offers discount Dental, Vision, and Hearing benefits, a free Premium Only Plan*, human resources support, employee discounts, prescription discounts, and more! Benefits vary by group size, as shown on the following page.

* Initial set-up fee is covered at not cost.



Consolidated Billing

Whether your clients have one employee or 100, they'll get a **single, consolidated monthly bill** that lists all coverage levels, employer contributions, and employee deductions.



Smart Decision Technology

Smart Decision Technology includes online tools designed to help employees make smarter and more informed decisions when it comes to their health care needs. Our online **Provider Directory** and online **Rx Search** help members find the doctors and prescriptions they want – giving them access to the information about which health plans, plan designs, and networks offer their preferred doctors and prescriptions. Our **Automated Choice Profiler**, gives members the power to compare health plans – not just based on premium, but also on doctor availability, quality, affordability, and expected plan use. **Online Enrollment** is initiated by you, the broker, and built to communicate with your clients and their employees, creating a seamless enrollment experience.

GET EVEN MORE.

Optional Benefits + Business Solutions Suite

The following optional benefits can be easily added to any CaliforniaChoice® plan:

OPTIONAL BENEFITS	
Dental	SmileSaverSM Dental HMO benefits offer office visits, oral exams, x-rays, and include two free cleanings per year.
	Ameritas PPO benefits offer low deductibles that allow members to visit any dental provider they prefer, in or out-of-network.
Vision	The Voluntary Vision Program offers comprehensive vision benefits and prescription eyewear. The Voluntary Vision Program offers vision plans for both EyeMed and VSP. Both carriers are provided by Ameritas.
Chiropractic	Landmark HealthplanTM offers chiropractic benefits including examinations, adjustments, and acupuncture.
Life and AD&D	Assurity Life Insurance Company offers coverage amounts ranging from \$10,000 to \$100,000 and includes Accidental Death & Dismemberment and a living benefits provision.

Our Business Solutions Suite is available at **no extra charge** and includes the following:

BUSINESS SOLUTIONS SUITE		# of Employees in Group:		
		1-14	15-19	20+
Dental	Dentegra[®] Smile Club offers reduced fee dental care services and a Network of more than 20,000 providers.	■	■	■
Vision	EyeMed Vision Discount Program (provided by Ameritas) offers discounts on frames, lenses, and eye examinations at many locations including Sears, LensCrafters, and Target.	■	■	■
Hearing	EPIC Hearing offers discounts up to 50% on hearing-related products, hearing tests, and more.	■	■	■
HR Support	You'll find ACA Calculators, HR Calculators, and other valuable HR services backed by HR AnswerLink in our online center.	■	■	■
FSA	Flexible Spending Accounts (FSA) allow employees to set aside a portion of their salary on a pre-tax basis to use for eligible medical expenses like copays and prescriptions.		■	■
COBRA	Cal-COBRA Billing: Includes participant invoicing, premium collection and remittance, payment tracking, and processing eligibility changes for non-payment scenarios.	■	■	
	Federal COBRA Billing: Same as above but as required for 20+ groups.			■
Employee Discounts	Cal Perks Discount Program offers discounts on movies, theme parks, hotels, and more!	■	■	■
POP*	Premium Only Plans (POP) allow employees to pay insurance premiums pre-tax. They also help employers reduce their tax liability.	■	■	■
Rx Discounts	The California Rx Card[®] Program offers discounts of up to 75% on prescriptions.	■	■	■
HSA Resource Center	The HSA Resource Center helps employees learn more about HSAs, their advantages, and how to calculate potential savings over time.	■	■	■

* Initial set-up fee is covered at no cost.



BROKERS, WE'VE GOT YOU COVERED.



Built by Brokers, for Brokers

We believe in helping brokers like you help small businesses make impactful health care decisions. In fact, at CaliforniaChoice® we commit to **only** accepting business that's been submitted **by brokers**.

Your Support Team

Count on us to be **an extension of your business**, whether you need us in person or on the phone. We'll build quotes, provide you with new client presentation support, assist with your enrollment meetings, and help you prepare for renewals.

Anything you need to help build your business, we'll be there.

Your CaliforniaChoice Sales Team:



SALES SPECIALIST I
Phone



SALES SPECIALIST II
In Person



ENROLLMENT
SPECIALIST



RENEWAL
SPECIALIST

The Right Choice — Yes, It's that Simple

Why not offer a health plan and benefits solution that works for your clients' ever-changing needs, year-after-year, *and* makes your life **easy**?

With CaliforniaChoice, we're sure you'll experience what thousands of other brokers have — happy clients who *renew* their benefits.

Get started today!

Visit calchoice.com or call **800.542.4218**



UNDERWRITING GUIDELINES

This list is intended to be informative and is not all-inclusive. Other policies and guidelines may apply.

Census Data

Census data must be provided on eligible (and COBRA/ Cal-COBRA eligible) employees and enrolling dependents; it must include:

- Name
- Age or date of birth
- Gender
- Residence ZIP Code
- County
- Dependent enrollment status

Plans Available at Initial Enrollment

Employers can choose from two options when it comes to the Affordable Care Act: Platinum, Gold, Silver, and Bronze Metal Tiers.

1. **Single Metal Tier** – offer employees access to the health plans and benefits available in a **single** tier.
2. **Tiered Choice** – offer employees access to the health plans and benefits available in **two** neighboring metal tiers.

Metal Tier	HMO Plans	HSP Plans	EPO Plans	PPO Plans
Platinum	13	0	0	0
Gold	17	1	1	4
Silver	18	1	1	2
Bronze	15	1	2	0

Employee Eligibility

- Permanent and actively working an average of 30+ hours per week over the course of a month, at the employer's regular place of business, or 20+ hours per normal work week for at least 50% of the weeks in the previous calendar quarter
- Ineligible employees include 1099, commissioned, permanent employees eligible for medical health care coverage offered by or through a labor union, part-time, seasonal, temporary, or substitute, and employees on a leave of absence not categorized as FMLA, Workers Compensation, or Military

Employer Eligibility at Initial Enrollment

- 1–2 Employees: 100% of all employees. All groups must include at least one medical enrolled employee who is not a business owner or spouse/domestic partner of business owner
- 3–100 Employees: 70% of eligible employees enrolling in CaliforniaChoice®
- Employees with other group coverage are not counted toward participation unless employer contribution is 100%
- 51% of eligible employees must reside in California
- Home Office must be in California (principal executive office)
- Must have active Workers' Compensation coverage
- If a business was established after the preceding quarter, payroll may be accepted in lieu of a Quarterly Wage Report, at the discretion of the Underwriter
- Valid Federal Tax ID Number (*Not a Social Security Number*)

Dependent Eligibility

Spouse must be legally married to eligible employee.

MEDICAL, CHIRO, VISION, and SMILESAVER DENTAL

Dependent Child eligibility:

- Born to, a step-child or legal ward of, adopted by, or have an established parent-child relationship with the eligible employee, employee spouse, or domestic partner
- Under age 26 (unless disabled; disability diagnosed prior to age 26)

AMERITAS DENTAL Dependent Child eligibility:

- Born to, a step-child or legal ward of, adopted by, or have an established parent-child relationship with the eligible employee, employee spouse, or domestic partner
- Financially dependent upon the employee per IRS guidelines
- Unmarried or not involved in a domestic partnership
- Under age 26 (unless disabled; disability diagnosed prior to age 26)

Dependent Eligibility (continued)

Disabled Dependents: Dependents who are incapable of self-support because of continuous mental or physical disability that existed before the age limit are eligible for coverage until the incapacity ends. Documentation of disability will be requested. Once the child reaches the age limit for coverage, verification of eligibility will occur annually at the child's birthday.

Domestic Partner Eligibility

At time of employee eligibility for enrollment, the employee and domestic partner must fall into all of the following categories:

- Neither is married under either statutory or common law or part of another domestic partnership
- Both be 18 years of age or older; or, if under 18, have a valid court order allowing partnership
- Share an intimate and committed relationship
- Agree to be jointly responsible for each other's basic living expenses incurred during the domestic relationship
- Both be mentally competent
- Not related by blood to a degree of closeness that would prohibit marriage in this state
- Agree to notify CaliforniaChoice® immediately upon termination of domestic partnership

Members who are in a same sex partnership or are the opposite sex and over the age of 62 are required to submit a state-stamped Certificate of Registration of Domestic Partnership from a state or local government agency authorized to perform such registrations within 60 days of issue; all others must submit a signed Affidavit of Domestic Partnership.

Required Employer Contribution

Fifty-percent of the lowest cost medical benefit plan available to the employee

- Dependent participation and contribution, if any, is at the employer's discretion

General New Business Submission Requirements

The following items must be submitted by the 3rd of the month following the requested effective date:

- Employer application
- Employee applications (medical/dental/life/vision)
- Waivers
- Owner/Partner form for owners/partners not listed on the Quarterly/Annual Wage Report with a full-time salary
- Copy of last quarter Quarterly/Annual Wage Report completely reconciled
- Employer may submit a copy of the group's premium deposit check, payable to CaliforniaChoice, at case submission. Original check(s) or completed Initial Payment Form for at least 90% of total premium due must be received by the Underwriter prior to case approval.

See website for detailed submission checklist.

Effective Dates

First of the month (employer may apply 90 days in advance – rate at time of effective date will apply)

Waiting Period (All Employees)

First day of the month following:

- Date of hire
- 30 days
- 60 days (Not to exceed 90 days)

Waiting period may be waived at initial group enrollment.

Billing Fee

Per employer group, per billing location, per month:

- 1 – 8 employees: \$20
- 9 – 20 employees: \$25
- 21+ employees: \$30



CaliforniaChoice



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CaliforniaChoice®
Your Health. Your Choice.®

A CHOICE Administrators® Program