

medTRANS Insurance Group Installation Guidelines

Period	Stop Loss Underwriting Guidelines	
Minimum Group Requirements	<ul style="list-style-type: none"> <li>• Minimum number of covered EEs</li> <li>• Minimum Specific Deductible</li> <li>• Specific Lifetime Maximum</li> <li>• Maximum Aggregate Limit</li> <li>• Minimum Aggregate Corridor</li> <li>• Maximum Run-In Limit</li> <li>• Maximum Run-Out Limit</li> </ul>	<p>20 \$25,000 Unlimited \$1,000,000 115% 24/12 new business 12/15</p>
<b>90-60 days Prior to start date: from MEMBER</b>		
Health Plan Deliverables	<ul style="list-style-type: none"> <li>• Underwriting data</li> <li>• Preferred plan design</li> </ul>	
Captive Deliverables	<ul style="list-style-type: none"> <li>• Nothing</li> </ul>	
<b>90-60 days Prior to start date: from medTRANS</b>		
Health Plan Deliverables	<ul style="list-style-type: none"> <li>• Nothing</li> </ul>	
Captive Deliverables	<ul style="list-style-type: none"> <li>• Quote</li> </ul>	
<b>60-30 days Prior to start date: from MEMBER</b>		
Health Plan Deliverables	<ul style="list-style-type: none"> <li>• Finalized plan design(s)</li> </ul>	
Captive Deliverables	<ul style="list-style-type: none"> <li>• Nothing</li> </ul>	
<b>60-30 days Prior to start date: from medTRANS</b>		
Health Plan Deliverables	<ul style="list-style-type: none"> <li>• Health Plan design to TPA with member approval</li> </ul>	
Captive Deliverables	<ul style="list-style-type: none"> <li>• Health Plan Premium Equivalents to TPA with member approval</li> </ul>	
<b>30-1 days Prior to start date: from medTRANS</b>		
Health Plan Deliverables	<ul style="list-style-type: none"> <li>• Health Plan Consultant service agreement</li> <li>• Rx utilization review service agreement</li> <li>• Third Party Administrator service agreement</li> <li>• Network Access service agreement</li> <li>• Enrollment process education from TPA</li> <li>• TPA Invoice for Admin Services</li> </ul>	
Captive Deliverables	<ul style="list-style-type: none"> <li>• All requested data must be complete in form and received by medTRANS Insurance Ltd. no later than 45 days prior to desired effective date</li> <li>• If underwriting is not complete within the 45 day mark, the group will receive a later effective date.</li> </ul> <p>An employer must not cancel current coverage until written notification is received from medTRANS Insurance Ltd. Coverage is not in effect until member submits a fully engaged quote issued by medTRANS insurance, Ltd.</p>	
<b>30-1 days Prior to start date: from MEMBER</b>		

Period	Stop Loss Underwriting Guidelines
Health Plan Deliverables	<ul style="list-style-type: none"> <li>• The underwriting process may include personal phone interviews by the Underwriting Department. Health records from physicians or hospitals may also be requested</li> <li>• Individuals who waive coverage and are covered under another company's COBRA plan will be underwritten. Anticipated claims on these individuals will be assessed and may contribute to the group's rate-up in premium</li> <li>• medTRANS Insurance Ltd, reserves the right to rerate a group if a terminated individual elects COBRA within 60 days after he/she has been notified of COBRA eligibility.</li> </ul>
Captive Deliverables	<ul style="list-style-type: none"> <li>• All requested data must be complete in form and received by medTRANS Insurance Ltd. no later than 45 days prior to desired effective date</li> <li>• If underwriting is not complete within the 45 day mark, the group will receive a later effective date.</li> </ul> <p>An employer must not cancel current coverage until written notification is received from medTRANS Insurance Ltd. Coverage is not in effect until member submits a fully engaged quote issued by medTRANS insurance, Ltd.</p>
	<b>31-45 days after start date: from medTRANS</b>
Health Plan Deliverables	<ul style="list-style-type: none"> <li>• Nothing</li> </ul>
Captive Deliverables	<ul style="list-style-type: none"> <li>• Medical Stop Loss Policy</li> </ul>
	<b>31-45 days after start date: from MEMBER</b>
Health Plan Deliverables	<ul style="list-style-type: none"> <li>• Health Plan Consultant service agreement</li> </ul>
Captive Deliverables	<ul style="list-style-type: none"> <li>• Medical Stop Loss Policy</li> </ul>