

medTRANS Insurance Underwriting and Group Installation Guidelines

Self Funded Plans	Stop Loss Underwriting Guidelines: Ambulance	
Minimum Group Requirements	<ul style="list-style-type: none"> • Minimum number of covered EEs • Minimum Specific Deductible • Specific Lifetime Maximum • Maximum Aggregate Limit • Minimum Aggregate Corridor • Maximum Run-In Limit • Maximum Run-Out Limit 	<p>20 \$25,000 Unlimited \$1,000,000 115% 24/12 new business 12/15</p>
Health Plan Design Features	<ul style="list-style-type: none"> • Group Location(s) • Proposed Effective date • Census • Plan designs offered for past 2 years • Current & Proposed networks • Current Third Party Administrator • Current & Renewal specific rates and aggregate factors • Coverage(s) to be quoted • Contract options • Covered Expenses • Specific deductible(s) requested • Aggregate corridor requested • Health Plan consultant fees requested 	
Claims Activity <i>(current self funded groups)</i>	<ul style="list-style-type: none"> • At minimum 2 years of claims history, 3-4 years is preferred • Claims details on members who have reached 50% of plan's specific deductible • Claims detail on members who have breached the plan's specific deductible • Claims detail on members currently in case management • Rx claims details on all members for at least immediate past 12 months, preferably 24 months 	
Claims Activity <i>(current fully insured groups with access to claims)</i>	<ul style="list-style-type: none"> • At minimum 2 years of claims history, 3-4 years is preferred • Claims details on members who have reached 50% of the carriers pooling point level • Claims detail on members who have breached the plan's pooling point • Claims detail on members currently in case management • Rx claims details on all members for at least immediate past 12 months, preferably 24 months 	
Claims Activity <i>(current fully insured groups with no access to claims)</i>	<ul style="list-style-type: none"> • At minimum 2 years of rate history, 3-4 years of rate history is preferred • In addition to rate history, knowledge of each carrier for each of those time frames • Consideration for employer to submit medical questionnaires to employees 	
Underwriting Process	<ul style="list-style-type: none"> • The underwriting process may include personal phone interviews by the Underwriting Department. Health records from physicians or hospitals may also be requested • 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 • 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. 	
Effective Date of Coverage	<ul style="list-style-type: none"> • All requested data must be complete in form and received by medTRANS Insurance Ltd. no later than 45 days prior to desired effective date • If underwriting is not complete within the 45 day mark, the group will receive a later effective date. <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>	
Eligible Industries	<ul style="list-style-type: none"> • All class of trades are eligible to participate with medTRANS Insurance, Ltd, however, these guidelines are specific to the Ambulance industry • Reference should be made to stop loss underwriting guidelines within the specific industry 	

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Prescreening Process	<ul style="list-style-type: none"> • The prescreen process allows you to provide the prospective medTRANS member with an estimated cost of stop-loss coverage prior to their actual enrollment. The prescreen is only an estimated rating for the group and is not guaranteed. Final rates are determined following underwriting review.
Initial Underwriting	<ul style="list-style-type: none"> • medTRANS Insurance Underwriting may request additional information during the underwriting process to properly evaluate the risk associated with the group. • Changes in plan design or effective date can be made during the initial underwriting process. • Once an offer is accepted by a company officer and the Health Plan Consultant, and it is returned to medTRANS Insurance Ltd., no changes can be made to the health plan before the group's first anniversary. <p>All groups will be medically underwritten. If an offer of coverage is extended, final rates will be based on the total health risk associated with the group.</p>
Stop Loss Policy Installation	<p>Offer Upon completion of underwriting, if an offer of stop loss coverage is extended, an offer notice that includes final rates will be sent to the Health Plan Consultant for health plan installation assistance</p> <p>Acceptance After acceptance is received by Underwriting, the following documents will need to be signed by the employer:</p> <ol style="list-style-type: none"> 1. The "Renewal Options" page within the final quote <p>Acceptance within medTRANS Insurance Ltd. After the employer engages the "Renewal Options" signature page, that employer is then subject to membership approval into medTRANS Insurance Ltd by the Executive Committee and/or the Underwriting and Claims Committee.</p>
Rights of Rerating	<ul style="list-style-type: none"> • At any point within the policy year, if census changes more than 10% in any direction, medTRANS reserves the right to rerate the policy to properly reflect the underlying risk of the population • If a rerating is triggered, the member will receive 30 days notice of such modification