

Group Rx Query Underwriting Process

SUS, LLC will be offering a Group Rx Query underwriting process for your Healthy Advantage private label program new business for effective dates of 7/1/2017 and beyond. The case size needs to be **15-150** medical lives enrolled and all standard participation requirements apply. Below are more details regarding this process:

- SUS Employer level disclosure questionnaire in addition to all standard stop loss coverage submission requirements must be signed and completed within 60 days of the requested effective date of coverage.
- Current Prior carrier bill and bill from six months prior or disclosure notice of plan participants not covered under the plan for at least six months.
- Any plan participant or dependents not on the prior plan for 6 months or more would be required to complete an employee level enrollment form with full medical health history disclosure.
- A current health plan must be in force; Virgin groups are not allowed to enroll via Rx look up underwriting.
- **Signed employee enrollment forms with Rx authorization signed by all enrollees 18 years and older. Dependent signatures required. We will query ALL applicants and not just certain categories.**
- Current rates and benefit design as well as renewal rates and benefit design information is required if at anniversary time
- Specific deductible applicable to case size would be required as set by the underwriter, but no less than \$15,000. Rx must track to the specific deductible when this underwriting option is selected.
- The factor for new business quoting would be set at 1.0 and would not be discounted.
- Individual medical underwriting with complete employee/dependent level disclosure is always an option.
- Available only for 51-150 life business when credible experience is not available and individual medical underwriting isn't selected as an option by the employer.
- Experience rating on 51+ life groups with credible experience remains an option.
- Until all employee enrollment forms are updated to include dependent signature lines, please have dependents age 18 and older sign and date the employee enrollment form area under the employee's signature.



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FOR YOUR PRIVATE
LABEL PROGRAM TO
MOTIVATE YOUR
AGENTS TO EASE THE
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