7/1/2018 Quoting Forward

9/1/2018 Effective Dates Forward

Blend of Big Data – Census Level enrollment 10 +

Eliminating Health Questions

Level Funded or 50+ or less than 100

Need Renewal Information or if shopping off anniversary we need last years renewal\*\*\*\*

Underwriting comes back with a score

Health Information is protected, we will not have a reason why..

Underwriter is not willing to go below 15% of the renewal\*\*\*\*

If census changes by more than 25% census change adding not deleting would warrant and score change

If you start with 10 and it drops down to 9 you keep your score and you don’t need to do apps

Must ask for Level Funded to get quotes for now..

Employer Requirements for New Sales:

Certain Industries are not a good fit: Groups that are Not subject to ERISA: schools, governments..

Do you need prior invoice? Not Needed..

No Binder Check

Bill New business once installed.

Suggested deadline to submit level funded groups is 15th of the month.

Request small business brochure for HUMANA Level Funding..