

## Small Group "GAP" Carrier Grid

Rev 4/18	<b>BEAZLEY (Gap)</b>	<b>IHC (Gap)</b>	<b>MORGAN WHITE (Gap)</b>
<b>Small group size (min-max) is</b>	10+ enrolling employees	2+ enrolling employees	5 + enrolling employees
<b>Effective dates available</b>	1st	1st	1st
<b>Cut off date for submitting new group</b>	Prior to effective date	Prior to effective date	Prior to effective date
<b>Need copy check at submission</b>	Yes	Yes	Binder check no longer required but still can be submitted
<b>Submit licensing w/1st group</b>	In conjunction with first group submission	In conjunction with first group submission	Prior to effective date
<b>New start up businesses accepted</b>	Yes	Yes	Yes
<b>POS</b>	Yes	Yes	Yes
<b>HMO</b>	Yes	Yes	Yes
<b>PPO</b>	Yes	Yes	Yes
<b>Dual plan option</b>	Yes, 50 lives or more	Subject to current medical enrollment/eligibility	Yes, 10 lives or more
<b>Triple plan option</b>	No	No	Yes, 25 lives or more
<b>Medical - min ee participation</b>	*Groups 10-19 eligible ee require a min of 8 covered employees *Groups 20-49 eligible ee require a min of 12 covered employees *Groups 50-99 eligible ee require a min of 15 covered employees *Groups 100+ eligible ee require a min of 15% participation	2-9 employees, 100% employer contribution and participation. 100% employer contribution requires 100% participation	Every employee, dependents, covered by the major medical plan(s), must participate and enrolled. If group currently has a dual-options, including a HSA, those ee's covered by the HSA do not have to participate. There are no age restrictions.
<b>Domestic partners</b>	Employer request in conjunction with state mandates	Subject to current medical enrollment/eligibility	We follow what the major medical allows
<b>1099 employees</b>	No	Subject to current medical enrollment/eligibility	No
<b>Out of state employees allowed</b>	Yes	Yes	Yes
<b>Open Enrollment period is</b>	Prior to effective date/no late entrants allowed	Subject to current medical enrollment/eligibility	Whatever the major medical allows
<b>Employee - termination of coverage is</b>	End of the month	Subject to current medical enrollment/eligibility	End of the month
<b>Off-cycle plan changes</b>	No	No	Once during 12 month period
<b>Admin/Billing fees</b>	None	None	Included in rates
<b>Network</b>	We follow what the major medical network	We follow what the major medical network	We follow what the major medical network
<b>Website</b>	<a href="http://www.beazley.com/accident&amp;health">www.beazley.com/accident&amp;health</a>		<a href="http://mwgbrokerservices.com/index">http://mwgbrokerservices.com/index</a>