

Q4 2020 / Q1 2021 Position and Highlights

Multiple Special Medical Commission programs!

- 6% Medical Commission program for 10+ subs for ALL Agents for through 1/15/21 effective dates
- 7% Medical Commission program for 10+ subs for ALL agents for December new business effective dates
 - 12/1 groups can change Anniversary to 1/1/21, accept new plans, benefits, and rates

Q4 2020 Drastically improved HMO position on All Networks

- Full Network: Average decrease of 4.8% across all regions
- Select Network: Average decrease of 8.1% across all regions
- Priority Select Network: Average decrease of 14.2% across all regions

Q1 2021 Rate Reductions on HMO and PPO Statewide

- PPO: Average decrease of 3.7% across all regions
- HMO: Average decrease of 2.7% across all regions

Network Flexibility Promotion (10/1/2020 – 3/15/2021)

- Employers can choose one of the following:
 - ❖ 2 PPO Networks alongside 1 HMO Network
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Added New plans for 2021

- Silver 2500 HSA PrevRx
- BZ PPO 75/7300/40% - Unlimited Office Visits
- New Whole Health (WH) Plan Portfolio

Specialty Bonus Program and Dental Premium Holiday (10/1/2020 – 1/1/2021)