

IL Level Funded & 51+ ATNE Underwriting Requirements

	Aetna Funding Advantage	United Healthcare Level Funded	United Healthcare Fully Insured	Cigna	Humana FI & LFP
Group Eligibility	100 or less ELIGIBLE	100 or less ELIGIBLE	51+ ATNE	25+ ELIGIBLE	LFP 50 or less ANTE FI 51+ ATNE
Minimum Enrollment	2 enrolled employees	2 enrolled employees	1 enrolled employee	20 enrolled employees	LFP 5 enrolled employees FI 1 enrolled
Participation	2-10 enrolled 50% of total eligible 11+ enrolled 30% of total eligible	2-4 enrolled contact RBG 5+ enrolled 50% of total eligible	No participation requirement	50% of total eligible	No participation requirement
Underwriting Method	IMQs: 2-24 enrolled* & virgin groups GRX: 25+ enrolled* *15+ enrolled GRX if currently self or level funded	IMQs: 2-9 enrolled & virgin groups GRA: 10+ enrolled	GRA: All groups	GRX: 20+ enrolled	IMQs: 5-9 enrolled HRAE: 10+ enrolled
ATNE & Total # Eligible	Total # Eligible	Both	Both	Total # Eligible	Both
Member Level Census	Yes, including waiver names	Yes	Yes	Yes, including waiver names	Yes
Invoice	Yes, if group is under 51+ ATNE	No	No	No	No
Renewal	Yes, if group is 51+ ATNE or currently self or level funded	Yes, if group is 51+ ATNE	Yes	Yes	Yes
Claims Data	Yes, if group is currently self or level funded	No	No	Yes, if group is currently self or level funded or 100+ enrolled	Yes, if group is currently self or level funded or 100+ enrolled
Tax ID Number	No	Yes	Yes	No	No
Employer Contribution	No	No	Yes	Yes	No
5 Year Carrier History	Yes	No	Yes	Yes	No for under 100
Current Plan Designs	Yes	No	Yes	Yes	Yes
Group Health Questionnaire	No	No	No	Yes	Yes, if group has 100+ eligible employees