



UnitedHealthcare wants to give your high performing groups a gold star.

Starting with July 1, 2015 effective dates through October 1, 2015, we will now offer Benefit Care Ratio maximum rate caps for 51-99 fully insured new business sales.

What does this mean for you and your customer?

New business customers could be fully protected for a large, second-year increase, depending on their current claims. While their renewal rate may be lower, it will not exceed the following increases:

Benefit Care Ratio	1st Year Rate Cap
Less than 50%	6%
50% - 60%	7.9%
61% - 70%	8.9%
71% - 75%	9.9%
Greater than 75%	Ineligible

- ▶ Carve-outs and NBEA are not eligible
- ▶ Official BCR number will be the Paid PvC report from MD (provided to RACs by UW). Will not include IBNR.
- ▶ Good for 7/1/15 – 10/1/15 NB cases that attest to 10/1/15 through New Horizons 2.0. Caps apply only at 10/1/16 renewal.
- ▶ Limited to groups with 51-99 ATNE



Please contact your UnitedHealthcare Account Executive for additional information.

* Texas Situs cases only. Carve outs are excluded. Eligibility determined by PvC Paid claim reports.



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