



SARA Field Underwriting Guidelines

(Please add as an insert to your field underwriting guide as all other SUS-WWF underwriting guidelines & submission requirements apply.)

Eligible cases:

- Groups with inforce major medical coverage with 25-150 medical lives enrolling.
- Groups must be in business long enough to have filed one complete wage & Tax report filing and provide new company case requirements
- A complete SARA submission packet is received with all questions answered in full and the Employer Questionnaire completed by the primary responsible party at the health plan AKA Responsible Plan Sponsor Party
- Retirees are not eligible for stop loss coverage under the health plan with the SARA process
- All other standard SUS group stop loss case and plan eligibility rules apply

SARA Prequalifying Submission Requirements for a firm rate:

- 1) SARA Proposal Request Form completed to include Employer information, location, SIC, Plan eligibility figures with complete employee and dependent level census and information applicable to generate the risk assessment scores for employees and dependents, allowing for participation level review & validation of complete census including Cobra individuals, employee counts, and waivers of coverage dependent
- 2) Signed and complete Employer Stop Loss Health Questionnaire
- 3) Complete Current Employer Health Plan information to include current carrier, the renewal date, current and renewal rates and related benefit designs. If experience is available, please include it with this submission.

Important: Final enrollment must match the initial submission for a firm rate in order for rates to hold and prequalifying submission cannot be submitted and signed more than 90 days prior to the requested effective date of stop loss coverage. All standard plan and stop loss policy requirements apply at time of final enrollment. Effective 9-17-2020 VS