



WBBA Non-Compete Provisions: Premera Blue Cross and Group Health Options, Inc.

The following rules apply to the WBBA Benefit Program

- Ø Premera Blue Cross parity rating rules apply to WBBA. Any company currently enrolled with Premera through another association health plan is not eligible for coverage through the WBBA Benefit Program. Companies with less than 50 employees (community rated) who are currently enrolled with Premera on a direct basis are eligible for coverage through the WBBA.
- Ø Groups currently covered under a medical plan underwritten directly by Group Health Options, Inc. are eligible for Association coverage, provided the Group has been a member of the Association for at least six months, and meets all other requirements for coverage. Quotes must be developed and approved by the Group Health Underwriting department. Rates will not be lower than the current and renewal direct quote. At first renewal, rates will be based upon the overarching WBBA renewal. No quotes will be allowed for groups off anniversary.
- Ø Groups of any size that are currently covered by a Group Health Association may be eligible for coverage through another Association plan underwritten by Group Health, as long as the Member Firm has been a member of the other Association for at least six months, and meets all other requirements for coverage of the other association and Group Health. Quotes must be developed and approved by the Group Health Underwriting department. No quotes will be allowed for groups off anniversary.
- Ø Groups of any size that are currently covered by a Group Health Association have the right to request a quote for a direct contract. For small groups (under 50 employees) they will be offered the in-force plan and rate options filed with the State of Washington for small group plans offered at that time. For large groups, the group will be rated separately, but not given a rate that is lower than that being offered through the Association for a period of 12 months. If direct rating would produce a rate higher than the rate they were being offered through the Association, that rate will become the default rate for contracting directly with Group Health and Group Health Options, Inc.