



An Independent Licensee of the Blue Cross and Blue Shield Association

## Group Health Insurance Information

### How to Obtain a More Accurate Quote for Size 2-99 Groups

Thank you for your recent request regarding a group health insurance plan.

Group health insurance rates are different for every employer because they are based on the unique characteristics of each group—such as the age and gender of the employee population, dependent participation, medical conditions and industry, just to name a few.

The employer must also contribute at least 50% of the employee premium and guarantee that 75% of employees (who are not already covered by another qualified health plan) enroll for coverage.

If you are interested in receiving a group health proposal with rates, please complete the following forms:

**Request for Proposal (RFP)** – Provide company name and location, type of business (industry), company headquarters and requested effective date. If there are 26 or more full-time eligible employees, please answer the eight medical questions to the best of your knowledge.

**Census Form** – Indicate gender, date of birth and coverage type for employees and COBRA participants: employee only = EE, employee and spouse = ES, employee and children = EC, employee and family = EF or check “waiving” if an employee will not be covered. Be sure to list all full-time employees, even if they will not be covered.

**Employee and Family Medical Questionnaire (MQ)** – If there are 2-25 full-time eligible employees, each employee who wishes to enroll for coverage should complete one MQ for him/herself and the dependents [legal spouse, children] to be covered. Waiving employees should not complete an MQ form.

Please e-mail this information to our group quotes department at: [phxbids@azblue.com](mailto:phxbids@azblue.com). If you prefer, you can fax it to us at (602) 864-5800.

Once we receive the RFP, Census and MQ forms, we will automatically provide rates for all of our benefit plans, and fax or e-mail them directly to you. Our benefit comparison grids, which illustrate our group plans, are available for your review on our website: [www.azblue.com](http://www.azblue.com)

Again, thank you for your interest in Blue Cross and Blue Shield of Arizona. If you have additional questions, please call us at (602) 864-5792 or (800) 232-2345, ext. 5792.