

For Distribution to Brokers/Wholesalers/Administrators/DBEs Only

March 31, 2008

Underwriting Requirements for Groups Moving from Over 50 to Under 50

MARKET: All

This is a reminder that when a 51+ group's enrollment decreases, Underwriting must determine whether the group should be moved to:

- the MD Parity segment or the MSGR segment upon renewal for Maryland
- the 1-50 DC/VA segment upon renewal for DC/VA

This determination is made by securing a current wage and tax form from the group. In doing so, Underwriting can review for an accurate count of full-time eligibles in the group.

We understand that groups may be confused as to why they need to provide this information when they are an existing account with CareFirst. We appreciate that you assist us by explaining the need for the updated form.

If you have any questions, please contact your Broker Sales Representative.



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