

# Underwriting Guidelines

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## Overview of Benefit Plan Offerings

Group size: (New business: eligible enrollees, existing business, enrolled contracts)	2 to 50 (KS65 and PC65 Combined)	51+
<b>Benefit plans available:</b>		
<b>PA Medicare Advantage Plans (MA) with or without prescription drug rider:</b>		
<ul style="list-style-type: none"> <li>Keystone 65 HMO</li> <li>Personal Choice 65 PPO</li> </ul>	✓	✓
<b>Medigap Plan</b>	✓	✓
<ul style="list-style-type: none"> <li>Medigap Security</li> </ul>		
<b>Medicare Prescription Drug Plan (PDP)</b>	✓	✓
<ul style="list-style-type: none"> <li>Select Option (available to retirees only)</li> </ul>		
Medicare Advantage <u>and</u> Prescription Drug Plans	Standardized	Customizable
Freestanding Dental Plan (UCCI)	See notes below	See notes below
Freestanding Independence Vision Plan	See notes below	See notes below

Note: Vision and dental benefits may already be packaged with the HMO product; PPO and Medigap customers wishing to add commercial vision and/or dental benefit plans are subject to commercial product underwriting guidelines.

