

CARA-1 General Guidelines

The CARA-1 medical program offers both PacifiCare HMO plans and United HealthCare PPO plans for qualifying employer groups of 1 to 50 employees. CARA guidelines require that qualifying businesses be related to the restaurant, grocery and food industry in general. Suppliers, manufacturers and many support industries related to the food industry may also qualify. For clarifications, please call AIS. CARA billing statements will combine both HMO and PPO elections. CARA billing fees and annual association dues will apply to all groups.

CARA-1 medical rates renew each May. Groups enrolling mid-year will receive a short plan year rate guarantee and then renew the following May for a full one year rate guarantee.

-- Focal renewal month: **May** of each year

-- RAF guaranteed:

- **1 to 4 employees** receive a **1.10 RAF**
- **5 or more employees** receive a **0.92 RAF**

-- Groups of 1 to 4 employees – 1 plan (HMO or PPO) design only

-- Groups of 5 employees or more – 4 plan options maximum (A mixture of any 4 but no more than 2 PPO plans)

Questions, please call AIS at 800.788.6524.

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