










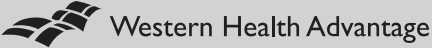


NEW HIRE RATING GUIDE

Carrier	Requirements
	New Hire rates will be based on the member's age at the member's enrollment date
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	New Hire rates will be based on the member's age at the member's enrollment date
	New Hire rates will be based on the member's age at the group's effective date
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