CalCPA ProtectPlus

For firms newly enrolling in ProtectPlus between July 1 and December 1, 2011

CalCPA ProtectPlus and Anthem Blue Cross HMO Rate Renewal Calendar July 1, 2011 – December 1, 2011								
Plan Effective Date	Rate in Effect	RGP Mos.	1st Rate Action	Rate in Effect	No. Mos. in Effect	2nd Rate Action	Rate in Effect	No. Mos. in Effect
Jul 1, 2011	July 2011	**18**	Jan 1, 2013	January 2013	12	Jan 1, 2014	January 2014	12
Aug 1, 2011	July 2011	**17**	Jan 1, 2013	January 2013	12	Jan 1, 2014	January 2014	12
Sep 1, 2011	July 2011	**16**	Jan 1, 2013	January 2013	12	Jan 1, 2014	January 2014	12
Oct 1, 2011	July 2011	**15**	Jan 1, 2013	January 2013	12	Jan 1, 2014	January 2014	12
Nov 1, 2011	July 2011	**14**	Jan 1, 2013	January 2013	12	Jan 1, 2014	January 2014	12
Dec 1, 2011	July 2011	**13**	Jan 1, 2013	January 2013	12	Jan 1, 2014	January 2014	12

For firms newly enrolling in ProtectPlus between January 1 and December 1, 2012

CalCPA ProtectPlus and Anthem Blue Cross HMO Rate Renewal Calendar January 1, 2012 – December 1, 2012								
Plan Effective Date	Rate in Effect	RGP Mos.	1st Rate Action	Rate in Effect	No. Mos. in Effect	2nd Rate Action	Rate in Effect	No. Mos. in Effect
Jan 1, 2012	January 2012	12	Jan 1, 2013	January 2013	12	Jan 1, 2014	January 2014	12
Feb 1, 2012	January 2012	12	Feb 1, 2013	January 2013	11	Jan 1, 2014	January 2014	12
Mar 1, 2012	January 2012	12	Mar 1, 2013	January 2013	10	Jan 1, 2014	January 2014	12
Apr 1, 2012	January 2012	12	Apr 1, 2013	January 2013	9	Jan 1, 2014	January 2014	12
May 1, 2012	January 2012	12	May 1, 2013	January 2013	8	Jan 1, 2014	January 2014	12
Jun 1, 2012	January 2012	12	Jun 1, 2013	January 2013	7	Jan 1, 2014	January 2014	12
Jul 1, 2012	July 2012	**18**	Jan 1, 2014	January 2014	12	Jan 1, 2015	January 2015	12
Aug 1, 2012	July 2012	**17**	Jan 1, 2014	January 2014	12	Jan 1, 2015	January 2015	12
Sep 1, 2012	July 2012	**16**	Jan 1, 2014	January 2014	12	Jan 1, 2015	January 2015	12
Oct 1, 2012	July 2012	**15**	Jan 1, 2014	January 2014	12	Jan 1, 2015	January 2015	12
Nov 1, 2012	July 2012	**14**	Jan 1, 2014	January 2014	12	Jan 1, 2015	January 2015	12
Dec 1, 2012	July 2012	**13**	Jan 1, 2014	January 2014	12	Jan 1, 2015	January 2015	12

The above chart describes the Rate Guarantee Periods (RGPs) and rate action dates for firms enrolling in the CalCPA ProtectPlus Program. All firms have the same Open Enrollment period (generally November 1 to December 31) regardless of rate increase date. The Open Enrollment period is the only time each year when firms can make changes to plans offered, employee plan selection, waiting periods, add, change or delete plans, add "late enrollees" and make other program changes for a January 1 effective date.

Acknowledged by:

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Authorized Signature (Employer) Title Date