

Risk Adjustment Factor Worksheet

Group Size RAF

Group Size	Start RAF
1-5	1.10
6-9	0.90
10-50	0.90

SIC Load/Discount

Industry Description	SIC Code	Load
Restaurants	5800 - 5899	0.07
Hotels / Motels	7000 - 7099	0.07
Hair Salons	7230 - 7249	0.07
Entertainment	7800 - 7899	0.07
Health Services	8000 - 8099	0.15
Legal	8100 - 8199	0.15
Schools	8200 - 8299	0.10
Municipal	9100 - 9199	0.15

Industry Description	SIC Code	Disc.
Furniture	2500 - 2599	-0.10
Stone, Clay, Glass	3200 - 3299	-0.10
Steel, Metal Work	3300 - 3399	-0.10
Industry Machine (Computer Related)	3500 - 3599	-0.10
Electronic	3600 - 3699	-0.10
Measurement Instruments	3800 - 3899	-0.10
Wholesale Durable Goods	5000 - 5099	-0.10
Banks	6000 - 6099	-0.10
Real Estate	6500 - 6599	-0.10
High Tech	7371 - 7379	-0.10
Amusements & Recreation	7900 - 7999	-0.10
Engineering & other Professional Groups	8700 - 8799	-0.10

COBRA Load

30% load for COBRA enrollment of 20% or more.
