Carrier	Waiting Period Options
♥aetna	First of the month following date of hire First of the month following 30 days from the date of hire First of the month following 60 days from the date of hire 90 days, effective the day after 90 calendar days has been completed
	First of the month following date of hire First of the month following one month from the date of hire First of the month following two months from the date of hire, not to exceed 90 days
	First of the month following date of hire First of the month following 30 days from the date of hire First of the month following 60 days from the date of hire On the 91st day following the date of hire
CaliforniaChoice® Your Health. Your Choice.®	First of the month following date of hire First of the month following 30 days from the date of hire First of the month following 60 days from the date of hire
Cigna _® + oscar	First of the month following date of hire First of the month following 30 days from the date of hire First of the month following 60 days from the date of hire
health net	First of the month following date of hire First of the month following one month from the date of hire First of the month following 30 days from the date of hire First of the month following 60 days from the date of hire
KAISER PERMANENTE®	Not Applicable
United Healthcare	First of the month following date of hire First of the month following 30 days from the date of hire First of the month following 60 days from the date of hire

This guide has been created as a quick reference and does not replace the full underwriting guidelines published by each carrier Please refer to the carrier guidelines for additional information

Northern California 800.255.9673 | Inland Empire 877.225.0988 | Los Angeles 800.560.5614 | Orange 800.869.6989 | San Diego 800.397.3381