

## **ANCILLARY – LENGTH OF TIME IN BUSINESS REQUIREMENTS**

Carrier	Dental	Vision	Life	Disability (STD, LTD)
Anthem. BlueCross	Start Up form, same as medical	Start Up form, same as medical	Start Up form, same as medical	Must be in business at least 1 year
△ DELTA DENTAL*  with VSP	No minimums	No minimums	Not offered	Not offered
S Guardian	No minimums	No minimums	No minimums	LTD – groups in business less than 2 years need UW review
Humana	No minimums	No minimums	No minimums	Not offered
MetLife	Group must be in business at least 1 year, no start-ups	Group must be in business at least 1 year, no start-ups	Group must be in business at least 1 year, no start-ups	Group must be in business at least 1 year, no start-ups
<b>P</b> Principal <sup>™</sup>	Group must be in business at least 1 year, no start-ups	Group must be in business at least 1 year, no start-ups	Group must be in business at least 1 year, no start-ups	Group must be in business at least 1 year, no start-ups
Prominence Health Plan	Not offered	Not offered	Not offered	Not offered
vsp.	Not offered	No requirements	Not offered	Not offered

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

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