

1/1/2023 EFFECTIVE DATE - SPECIAL OPEN ENROLLMENT

Carrier	Guidelines
⇔ aetna [™]	Must be the sole carrier confirmed by the Aetna Attestation Form All other regular Underwriting Guidelines apply including waivers and proof of eligibility Must be complete at submission with all requirements in on 12/15 by 11:59 PM - no exceptions Recertification at renewal: Yes, to ensure group meets the definition of a small employer Ancillary coverage will follow normal guidelines for participation and contribution
Anthem.	Must be the sole carrier All other regular Underwriting Guidelines apply including waivers and proof of eligibility Must be complete at submission with all requirements in on 12/15 by 12 PM - no exceptions Dental/Vision will participate in Special Open Enrollment. Specialty lines must have a minimum of 2 employees enrolled on each specialty line selected Recertification at renewal: No
blue California	Can be written alongside another carrier's HMO only, another carrier's HMO and MediExcel only, or another carrier's HMO and SIMNSA only All other regular Underwriting Guidelines apply including waivers and proof of eligibility Must be submitted to Blue Shield on 12/15 by 5PM and approved within 30 days of submission at the latest Dental/Vision follow medical. Life does not follow medical Recertification at renewal: Yes, to ensure group meets the definition of a small employer
CaliforniaChoice® Your Health. Your Choice.®	Must be the sole carrier All other regular Underwriting Guidelines apply including waivers and proof of eligibility Cases must be submitted to CaliforniaChoice on 12/15 by 11:59 PM and approved by end of business day on 1/20/23 at the latest Recertification at renewal: Yes, to ensure group meets the definition of a small employer Ancillary coverage will follow normal guidelines for participation and contribution
Cigna _® + oscar	Does not require to be the sole carrier but standard Alongside Participation requirements will apply Requires at least 3 employees to enroll with Cigna+Oscar and 60% participation between both carriers if writing alongside another carrier All other regular Underwriting Guidelines apply including waivers and proof of eligibility Must be complete at submission with all requirements in on 12/15 by 5PM – no exceptions Recertification at renewal: Yes, to ensure group meets the definition of a small employer
health net	Does not require to be the sole carrier All other regular Underwriting Guidelines apply including waivers and proof of eligibility Cases must be submitted to Health Net on 12/15 by 5 PM and must be approved by 5 PM on 1/20/2023 at the latest Recertification at renewal: At the carrier's discretion Ancillary coverage will follow normal guidelines for participation and contribution
KAISER PERMANENTE	Does not require to be the sole carrier All other regular Underwriting Guidelines apply Must be submitted to Kaiser on 12/15 by 5PM and must be approved by 5PM on 12/31/2023 at the latest Recertification at renewal: Yes, to ensure group meets the definition of a small employer Ancillary coverage will follow normal guidelines for participation and contribution
United Healthcare	Does not require to be the sole carrier with staff model carrier (can write alongside two staff model carriers) Requires at least 5 CA employees to enroll with UnitedHealthcare if writing alongside another carrier All other regular Underwriting Guidelines apply including waivers and proof of eligibility Must be complete at submission with all requirements in on 12/15 by 11:59 PM - no exceptions Recertification at renewal: Yes, to ensure group meets the definition of a small employer Ancillary coverage will follow normal guidelines for participation and contribution

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