

2025 Q4 SUBMISSION DEADLINE CALENDAR

		Submit cases to Word & Brown by:		
Health Plan	Effective Date	October Due Date	November Due Date	December Due Date
Aetna	1 st	October 1	November 3	December 1
	15 th (See Note 1)	October 15	November 17	December 15
Ameritas	1 st	October 1	November 3	December 1
Anthem Blue Cross	1 st	October 15	November 17	December 15
	15 th	October 15	November 17	December 15
Blue Shield of California	1 st	October 13	November 13	December 13
CalCPA	1 st	October 2	November 3	December 3
CaliforniaChoice	1 st	October 7	November 7	December 5
ChoiceBuilder	1 st	October 7	November 7	December 5
Community Care Health	1 st	October 2	November 3	December 3
Delta Dental (HMO & PPO)	1 st	October 2	November 3	December 3
Guardian (HMO)	1 st	September 18	October 16	November 18
Guardian (All other lines of coverage)	1 st	October 1	November 3	December 1
Health Net	1 st	October 6	November 5	December 5
	15 th (See Note 2)	October 15	November 17	December 15
Humana (HMO)	1 st	September 18	October 16	November 18
Humana (All other lines of coverage)	1 st	October 1	November 3	December 1
Kaiser Permanente	1 st	October 1	November 3	December 1
Landmark Healthplan	1 st	October 1	November 3	December 1
Liberty Dental	1 st	September 18	October 16	November 18
MediExcel Health Plan	1 st	October 2	November 3	December 3
MetLife (HMO)	1 st	October 18	October 16	November 18
MetLife (All other lines of coverage)	1 st	October 1	November 3	December 1
Principal Financial	1 st	October 1	November 3	December 1
Reliance Standard Life	1 st	October 1	November 3	December 1
Seniors Choice	1 st	September 3	October 2	November 3

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Health Plan	Effective Date	October Due Date	November Due Date	December Due Date
Sharp Health Plan	1 st	October 8	November 6	December 8
SmileSaver	1 st	October 1	November 3	December 1
Sutter Health Plus	1 st	October 8	November 6	December 8
United Concordia Dental	1 st	October 1	November 3	December 1
UnitedHealthcare	1 st	October 8	November 6	December 8
	15 th (See Note 3)	October 16	November 18	December 17
Unum	1 st	October 1	November 3	December 1
Vision Service Plan (VSP)	1 st	October 1	November 3	December 1
Western Health Advantage	1 st	October 2	November 3	December 3

Submit 1/1/2026 Special Open Enrollment Cases to Word & Brown by 12/5/2025

Note 1: 15th of the month allowed if no prior coverage or losing coverage on the 15th.

Note 2: 15th of the month available if losing prior coverage on the 15th.

Note 3: 15th of the month available if offering Medical PPO and Ancillary plans only