

Carrier	TAKEOVER PROMOTIONS
	<ul style="list-style-type: none"> No Underwriting Promotion or Broker Bonus available
	<ul style="list-style-type: none"> Available for all 2025 effective dates Cigna+Oscar bill, with at least 80% enrollment enrolling with Anthem. (reconciliation not required, and enrollment does not need to match) No further participation requirements Waivers not required No payroll required for new enrolling employees DE9C/Quarterly Wage Report not required Send prior deductible information with case to Underwriting so it may be processed as soon as group is approved Out-of-pocket maximums will not roll over to Anthem All other Underwriting Guidelines apply No Broker Bonus available Groups of 3+ enrolling can choose to use the California Enrollment Compliance Form in lieu of providing a prior carrier bill; however, standard participation guidelines would apply and waivers would be required if needed to meet participation
	<ul style="list-style-type: none"> No Underwriting Promotion or Broker Bonus available
	<ul style="list-style-type: none"> Available for 7/1/24-12/1/2024 effective dates Groups with 1+ medically enrolled subscriber may submit their most recent Cigna+Oscar invoice in lieu of a DE9C/Quarterly Wage Report (The 1 subscriber must be W2 non-owner, non-spouse/domestic partner of owner) Cigna+Oscar bill must be reconciled, in lieu of DE9C/Quarterly Wage Report Current pay stub for anyone not on the Cigna+Oscar invoice Owners not on Cigna+Oscar invoice must provide a signed Owner/Partner Statement 51% of eligible population must be located in CA Owner only groups are not eligible Spouse/Domestic Partner only groups are not eligible All other Underwriting Guidelines including participation and waiver requirements apply No Broker Bonus available
	<ul style="list-style-type: none"> Available through 9/30/2025 Groups must meet 51% eligible in CA rule. If majority of the enrolling are out of state, Health Net will ask for a breakdown of eligible employees located in CA vs Out of State to confirm <p><u>Groups of 1-4 enrolling:</u></p> <ul style="list-style-type: none"> Cigna+Oscar bill is required, with at least 80% of the enrollment on the bill enrolling with Health Net. Enrollment must match No payroll required for new enrolling employees No payroll required for employee over age 70 DE9C/Quarterly Wage Report, payroll, owner docs not required All other Underwriting Guidelines apply <p><u>Groups of 5+ enrolling:</u></p> <ul style="list-style-type: none"> May select the Enhanced Choice Promo No DE9C/Quarterly Wage Report, no payroll, no prior carrier bill, no owner docs required Payroll required for enrolling employee over 70 based on requirements for the Enhanced Choice Promo Groups of 25+ enrolling may receive an exception on payroll for employee over 70 All other Underwriting Guidelines apply
	<ul style="list-style-type: none"> No Underwriting Promotion available Broker Bonus available: Total Replacement Reward Cigna+Oscar bill required for Broker Bonus
	<ul style="list-style-type: none"> Available for all 2025 effective dates Cigna+Oscar bill is required for broker bonus purposes There must be at least 1 CA enrolling employee in order to write a CA UHC policy. CA Participation Certification form for groups with 3+ enrolling. No payroll requirements for new hires DE9C/Quarterly Wage Reports required for 1-2 enrolling Groups wrapping with staff model require 5 enrolling with UHC. At least 1 employee enrolling with UHC must be in CA and the remaining 4 employees enrolling with UHC can be out of state Waiving requirement for groups with more than 50% out-of-state employees Cannot be submitted via SAMx All other Underwriting Guidelines apply Broker Bonus: One time additional \$60 per UnitedHealthcare enrolled employee on groups moving off Cigna+Oscar to UnitedHealthCare CA Small Business

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