

NEW HIRE RATING GUIDE

Carrier	Requirements
⇔ aetna [™]	New Hire rates will be based on the member's age at the member's enrollment date
Anthem. BlueCross	New Hire rates will be based on the member's age at the member's enrollment date
blue 🐷	New Hire rates will be based on the member's age at the member's enrollment date
CaliforniaChoice® Your Health. Your Choice.®	New Hire rates will be based on the member's age at the member's enrollment date
© Cigna ®+ oscar	New Hire rates will be based on the member's age at the group's effective date
health net	New Hire rates will be based on the member's age at the group's effective date
KAISER PERMANENTE®	New Hire rates will be based on the member's age at the group's effective date
United Healthcare	New Hire rates will be based on the member's age at the member's enrollment date

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