

1/1/2023 EFFECTIVE DATE SPECIAL ENROLLMENT PERIOD

Carrier	Guidelines
 aetna	Must be the sole carrier confirmed by an attestation form Must be complete at submission with all requirements in by 12/15 at 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 BlueCross	During the annual open enrollment period, participation requirements will not be enforced Must be complete at submission with all requirements in by 12/15 by 12 PM 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 Regular underwriting guidelines apply Must be submitted to Blue Shield by 5 PM on 12/15 and approved within 30 days of submission Dental/Vision follow medical. Life does not follow medical Recertification at renewal: At the carrier's discretion
 CaliforniaChoice Your Health. Your Choice.	Must be the sole carrier Cases must be submitted to CaliforniaChoice between 11/15 - 12/15 for a 1/1 effective date 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	Must be sole carrier unless slicing guidelines are met Cases must be submitted from 11/15 to 12/15 for a 1/1 effective date Standard guidelines apply Groups will be renewed as they can under SEP
 COVERED CALIFORNIA	Does not require to be the sole carrier Must be submitted to CCSB on 12/15 by 5pm Recertification at renewal: CCSB does not recertify groups ever Ancillary Dental: Normal Guidelines Voluntary Dental: No participation or contribution requirements
 health net	Does not require to be the sole carrier Cases must be submitted to Health Net on 12/15 by 5 PM and must be approved by 5 PM on 1/20/2 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 Must be submitted to Kaiser on 12/15 by 5PM Recertification at renewal: Yes, to ensure group meets the definition of a small employer Ancillary coverage will follow normal guidelines for participation and contribution
 UnitedHealthcare	Requires at least 5 CA employees to enroll with UnitedHealthcare if writing alongside another carrier Must be complete at submission with all requirements in by 12/15 at 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

Contact your Dickerson Sales Rep Today!