

Carrier	TAKEOVER PROMOTIONS
	<ul style="list-style-type: none"> <li>No Underwriting Promotion or Broker Bonus available</li> </ul>
	<ul style="list-style-type: none"> <li>Available for 6/1/2024-1/1/2025 effective dates</li> <li>Cigna+Oscar bill, with at least 80% enrollment enrolling with Anthem. (reconciliation not required, and enrollment does not need to match)</li> <li>No further participation requirements</li> <li>Waivers not required</li> <li>No payroll required for new enrolling employees</li> <li>DE9C not required</li> <li>Send prior deductible information with case to Underwriting so it may be processed as soon as group is approved</li> <li>Out-of-pocket maximums will not roll over to Anthem</li> <li>All other Underwriting Guidelines apply</li> <li>No Broker Bonus available</li> <li>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</li> </ul>
	<ul style="list-style-type: none"> <li>No Underwriting Promotion or Broker Bonus available</li> </ul>
	<ul style="list-style-type: none"> <li>Available for 7/1/24-12/1/2024 effective dates</li> <li>Groups with 1+ medically enrolled subscriber may submit their most recent Cigna+Oscar invoice in lieu of a DE9C (The 1 subscriber must be W2 non-owner, non-spouse/domestic partner of owner)</li> <li>Cigna+Oscar bill must be reconciled, in lieu of DE9C</li> <li>Current pay stub for anyone not on the Cigna+Oscar invoice</li> <li>Owners not on Cigna+Oscar invoice must provide a signed Owner/Partner Statement</li> <li>51% of eligible population must be located in CA</li> <li>Owner only groups are not eligible</li> <li>Spouse/Domestic Partner only groups are not eligible</li> <li>All other Underwriting Guidelines including participation and waiver requirements apply</li> <li>No Broker Bonus available</li> </ul>
	<ul style="list-style-type: none"> <li>Available for 7/1/2024-12/15/2024 effective dates</li> <li>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</li> </ul> <p><u>Groups of 1-4 enrolling:</u></p> <ul style="list-style-type: none"> <li>Cigna+Oscar bill is required, with at least 80% of the enrollment on the bill enrolling with Health Net. Enrollment must match</li> <li>No payroll required for new enrolling employees</li> <li>No payroll required for employee over age 70</li> <li>DE9C, payroll, owner docs not required</li> <li>All other Underwriting Guidelines apply</li> </ul> <p><u>Groups of 5+ enrolling:</u></p> <ul style="list-style-type: none"> <li>May select the Enhanced Choice Promo</li> <li>No DE9C, no payroll, no prior carrier bill, no owner docs required</li> <li>Payroll required for enrolling employee over 70 based on requirements for the Enhanced Choice Promo</li> <li>Groups of 25+ enrolling may receive an exception on payroll for employee over 70</li> <li>All other Underwriting Guidelines apply</li> </ul>
	<ul style="list-style-type: none"> <li>No Underwriting Promotion available</li> <li>Broker Bonus available: Total Replacement Reward</li> <li>Cigna+Oscar bill required for Broker Bonus</li> </ul>
	<ul style="list-style-type: none"> <li>Available through the end of 2025</li> <li>Cigna+Oscar bill is required for broker bonus purposes</li> <li>There must be at least 1 CA enrolling employee in order to write a CA UHC policy.</li> <li>CA Participation Certification form for groups with 3+ enrolling. No payroll requirements for new hires</li> <li>DE9C/Quarterly Wage Reports required for 1-2 enrolling</li> <li>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</li> <li>Waiving requirement for groups with more than 50% out-of-state employees</li> <li>Cannot be submitted via SAMx</li> <li>All other Underwriting Guidelines apply</li> <li>Broker Bonus: One time additional \$60 per UnitedHealthcare enrolled employee on groups moving off Cigna+Oscar to UnitedHealthCare CA Small Business</li> </ul>

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.