

ANCILLARY – LENGTH OF TIME IN BUSINESS REQUIREMENTS

Carrier	Dental	Vision	Life	Disability (STD, LTD)
⇔ aetna™	Start-Ups are eligible with minimum 2 weeks of consecutive payroll	No minimum requirement	Not offered	Not offered
Anthem. 🔁	Start Up form, same as medical	Start Up form, same as medical	Not offered	Not offered
blue 🖫	Start Up form, same as medical	Start Up form, same as medical	Start Up form, same as medical	Not offered
ChoiceBuilder®	Must be in business for at least 2 weeks to be eligible.	Same as dental	Same as dental	Not offered
△ DELTA DENTAL®	No minimums	No minimum requirement	Not offered	Not offered
8 Guardian	No minimums	No minimum requirement	No minimums	LTD – groups in business less than 2 years need UW review
the the second s	Same as medical	Same as medical	Same as medical	Not offered
Humana	No minimums	No minimum requirement	No minimums	Group must be in business at least 2 years, no start-ups
MetLife	Group must be in business at least 1 year, no start-ups	Group must be in business at least 1 year, no start-ups	Group must be in business at least 1 year, no start-ups	Group must be in business at least 1 year, no start-ups
Principal [™]	Group must be in business at least 1 year, no start-ups	Group must be in business at least 1 year, no start-ups	Group must be in business at least 1 year, no start-ups	Group must be in business at least 1 year, no start-ups
United Healthcare	Same as medical	Same as medical	Same as medical	Group must be in business at least 2 years
บกำบ้าทำ	Group must be in business at least 2 years, however exceptions can be made with "New Business Questionnaire"	Group must be in business at least 2 years, however exceptions can be made with "New Business Questionnaire"	Group must be in business at least 2 years, however exceptions can be made with "New Business Questionnaire"	Group must be in business at least 2 years, however exceptions can be made with "New Business Questionnaire"
vsp. vision care	Not offered	No minimum requirement	Not offered	Not offered

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