Carrier	Guideline
aetna	Plans/Network Pairing For 101-300 eligible employees, groups may offer up to 4 plans listed on the OTS proposal There is no load when offering 4 plans or less Groups using Aetna's Springboard platform may offer up to 6 plans
Anthem BlueCross	Up to 2 HMO networks can be paired together. Rates are loaded on network with richer benefits A maximum of 2 HMO plans & 3 PPO plans (PPO/Solutions PPO/HSA/EPO)
blue california	Groups may offer up to 4 plans listed on the proposal in single population EXAMPLE: 3 plans to CA population and 2 plans to the Out of State population 3 HMO networks (Full, Trio, SaveNet) and 2 PPO networks (Full and Tandem)
Cigna	For groups under 100 EEs we prefer it if they offer 2 plans but we would consider offering 3 on a case by case basis. For groups over 100EEs we can offer 3 or more plans depending upon the size
E.D.I.S. EMPLOYER DRIVEN INSURANCE SERVICES	Any or all of our portfolio of options
health net	6 plans, but only one Full HMO Network (Enhanced Choice) 3 plans for virgin groups, but only one Full HMO Network Plan Options Enhanced Choice Solutions - Max 3 plans
KAISER PERMANENTE	HMO, Deductible HMO, HSA, HRA: these plans use the Kaiser Permanente network KPIC: POS and PPO is reserved for Total Replacement only and uses the PHCS Network. The following website can be used: www.multiplan.com/kaiser Alongside Another Carrier: Offer 3 HMO Plans Total Replacement: Offer 3 HMO and 1 PPO Plan
MediExcel HEALTH PLAN	Buy-up options available Groups may offer up to 2 plans
Nippon Life Benefits	Groups may offer up to 3 plans at underwriting department's discretion
SHARP HEALTH PLAN make life better.	2 HMO (non-HDHP) + 1 PPO within same network and rates will hold No load to PPO rates, if offered More than 2 HMO plans require underwriting department's approval The Dual HMO network will have a load on the broader network only
SIMNSA health plan	Only one medical plan can be offered
United Healthcare	Maximum of 6 plans No restrictions on narrow HMO networks

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

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