



Carrier Cut-Off Dates 2017

Small Group New Business Submission Deadlines

Please contact your Dickerson New Case Advocate if you have a group to submit after the published cut-off dates.
Contact sales@dickerson-group.com for quoting and commission information today!

CARRIER	CUT-OFF DATES
AETNA	Must be received by the requested effective date , the 1st or 15th of the month
AFLAC	14th calendar day: for the 1st of the month 15th of the month not available
ANTHEM BLUE CROSS	5th "working" day: for the 1st of the month 12th calendar day: for the 15th of the month
BLUE SHIELD	5th business day: for the 1st of the month 15th of the month will be considered if requested to bridge coverage from previous carrier; HMO plans effective only on 1st of month
CALCPA HEALTH ¹	5th business day: for the 1st of the month 15th of the month not available
CALIFORNIACHOICE®	Month to month: for the 1st of the month 15th of the month not available
CHOICE BUILDER®	Month to month: for the 1st of the month 15th of the month not available
COVERED CALIFORNIA	5th business day prior to the requested effective date or by the 1st effective week (see 2017 New Business Submission Deadlines), and case must be submitted with late submission acknowledgment form 15th of the month not available
GUARDIAN	Groups 2-24: No deadline date for the 1st or 15th of the month effective date Groups 25⁺: 5th business day for the 15th of the month
HEALTH NET	5th calendar day: for the 1st of the month or following business day if cut-off date falls on a holiday or weekend ²
MET LIFE	5th business day: for the 1st of the month effective date. 15th of the month effective date must be received by the 5th business day after the 15th
PREMIER ACCESS	No deadline date: for the 1st or 15th of the month effective date
UNUM	Five business days prior to the end of the month: for the 1st of the month 15th of the month available on approval basis only
VSP through MORGAN WHITE	15th of the month: prior to the effective date

¹Enrollment in CalCPA Policies for Accountants/CPAs, and financial service industries (banking, investment, mortgage) only

²All cases requesting a 15th of the month effective date must be submitted by the 20th of the month for which coverage is to be effective. Only available for groups in which coverage ends on the 14th with their prior carrier.