DICKERSON INSURANCE SERVICES AN ALERA GROUP COMPANY

PARTICIPATION AND ALONGSIDE GUIDELINES

Carrier	Stand Alone	Alongside Another Carrier
aetna	**Participation Promotion for medical contributory plans.** 51% eligible in CA required Does not require 51% of enrolled employees to reside in CA Small groups enrolling 5-100 employees can now meet 25% participation. Standard 60% participation applies to groups enrolling less than 5.	**1-4 enrolling:** 60% participation for 4 or less CA enrolled employees **5+ enrolling:** 25% participation and a minimum of 5 or more CA employees enrolling in Aetna plan • Groups offering another carrier's HMO or PPO must have a minimum of 5 employees and 25% participation in an Aetna plan. • Employees covered by the same employer on another group policy are not considered a valid waiver. • Requires Aetna waiver forms for those enrolling in the Alongside Carrier. Will not accept the Alongside Carrier Bill or the Alongside Carrier Enrollment form. • Only one major medical HMO or PPO carrier is allowed to be written alongside Aetna
Anthem BlueCross	**Participation for medical contributory plans** 60% groups with 1 – 4 enrolled employees 25% groups with 5 – 100 enrolled employees	• Standard participation requirements apply • Employees covered by the same employer on another group policy are not considered a valid waiver • Another carrier's HMO or PPO plans can be sold alongside Anthem so long as Anthem receives the required participation. • Anthem waiver forms are required for those enrolling in the Alongside Carrier. Anthem will not accept the Alongside Carrier Bill or the Alongside Carrier Enrollment form • More than one medical carrier is allowed to be written alongside Anthem

*100% employee participation required with 100% employer contribution Always refer to carrier underwriting guidelines for all pertinent details.
Note: Information is subject to change and carriers can request additional documents as needed.

PARTICIPATION AND ALONGSIDE GUIDELINES (Continued)

Carrier	Stand Alone	Alongside Another Carrier
blue california	**Guideline:** 65% participation for both Mirror and Off Exchange Plans **Promotion through 12/31/2026:** 25% participation for off exchange or mirror plans available to groups of 5+ enrolling. Applies to Specialty Products. Eligible Owners do not count towards number of eligible employees in CA	• At least 25% of the total number of eligible employees must enroll in a Blue Shield healthcare plan with at least five enrolled Employees covered by the same employer on another group policy are not considered a valid waiver • May be offered alongside another carrier's HMO/PPO or MediExcel or SIMNSA and another carrier's HMO/PPO • EPO benefit-designed plans cannot be written alongside any Blue Shield medical products • Blue Shield must be the sole carrier when offering dental, vision, and life products. • Employees covered by the same employer on another group policy are not considered a valid waiver. • Requires Blue Shield Refusal of Coverage forms for all eligible employees not enrolling in the Blue Shield plan(s) and those enrolling in the Alongside Carrier as well. Will not accept the Alongside Carrier Bill or the Alongside Carrier Enrollment form
CalCPA	If the employer contribution is less than 100%, 75% participation is required. 4+ employees must enroll at least 75% of eligible employees in medical and 100% of eligible employees in ancillary. Employees who waive coverage on the grounds that they have other medical coverage, including Kaiser, are not counted as eligible employees.	• May offer CalCPA Health plans alongside Kaiser. • Firms may enroll in CalCPA with one eligible employee if all other employees enroll with Kaiser or have another valid waiver.
CaliforniaChoice Your Health. Your Choice.	70% participation for all group sizes 51% of eligible employees must reside in California. Does not require 51% of enrolled employees to reside in California.	Cannot write alongside other carriers.
COVERED CALIFORNIA FOR SMALL BUSINESS	70% participation of eligible employees enrolled If the group doesn't meet participation, they may still sign up during SEP (Nov 15th - Dec 15th).	• May sell another carrier alongside if 70% of eligible employees who do not have a valid waiver are enrolled with CCSB, except if the enrollment occurs during SEP. • The SEP allows employers to enroll without meeting the CCSB participation requirements. If employers write non-CCSB health coverage alongside, that coverage should only include fully-insured, age-rated, ACA-compliant small group metal or small group grandfathered plans.

PARTICIPATION AND ALONGSIDE GUIDELINES (Continued)

Carrier	Stand Alone	Alongside Another Carrier
KAISER PERMANENTE	50% of all eligible employees must be covered by a valid health plan 51% eligible required in California, only 49% of enrolled can be out of state	**1-19 eligible employees:** must have at least 1 enrolled with Kaiser and 50% of all eligible employees must be covered by a valid health plan **20-50 eligible employees:** must have at least 3 enrolled with Kaiser and 50% of all eligible employees must be covered by a valid health plan **50+ eligible employees:** must have at least 5 enrolled with Kaiser and 50% of all eligible employees must be covered by a valid health plan • Waivers are not required for employees enrolling in the alongside carrier. • Employees covered by the same employer or another group policy are considered valid waivers. • May write alongside another carrier so long as 50% of eligible employees are enrolled in a valid health plan
MediExcel HEALTH PLAN	**As sole carrier** **GM plan:** 1 eligible employee **PM, P5, and P20 plans:** 3 eligible employees minimum Small Group: 1 employee on Gold 80 and Platinum P90. 3+ required for Platinum P5 and P10 Large Group: 1 enrolled employee	**Wrap alongside any other carrier** **GM plan:** 1 eligible employee **PM, P5, and P20 plans:** 3 eligible employees minimum • May sell alongside any CA HMO, PPO, and/or cross-border carrier so long as MediExcel's participation requirement is met.
SHARP	**HMO** 1-4 subscribers: 60% participation, excluding any valid waivers. 5+ subscribers: 25% participation, excluding any valid waivers. Valid waivers include spousal, Medicare, Medi-Cal, military, other employer-sponsored, and cross-border coverages. Individual (on-exchange or off-exchange) and COBRA coverage are not valid waivers.	60% of eligible W-2 employees AND a minimum of 5 enrolled with Sharp. • Wrapping with another carrier, minimum of 5 enrolled subscribers. Multiple HMO plans are allowed. • Wrapping alongside a private or public exchange is prohibited. • Sharp Health Plan partnership PPO product is not available alongside another carrier.
SIMNSA	At least 5 employees enrolling	Multiple carriers may be offered alongside with SIMNSA as the only option across the border.

PARTICIPATION AND ALONGSIDE GUIDELINES (Continued)

Carrier	Stand Alone	Alongside Another Carrier
UnitedHealthcare	**Guideline:** 60% participation for 1-4 enrolled 25% participation for 5+ enrolled • Employees who waive coverage due to enrolling as dependents under another employee at the same group are not considered valid waivers • 51% eligible in CA required. • Does not require 51% of enrolled employees to reside in CA • If the group does not meet 51% eligible in CA, multi-site guidelines will apply. To be written in CA the majority of enrolling employees would need to reside in CA. If there is no majority, then the group must be headquartered in CA. Group must have at least one CA employee enrolled.	**Promotion through 12/31/2026** • At least 25% participation between the participating carriers with 5 employees enrolling with UnitedHealthcare. No minimum CA enrollment required. • May write alongside 2 other Staff Model carriers. Eligible Staff Models include Chinese Community Health Plan, Kaiser Permanente, MediExcel, Sharp, SIMNSA, Sutter, and Western Health Advantage. May not write alongside CaliforniaChoice or Covered California • Alongside Carrier Bill required when Alongside Carrier is not new. Will accept the Alongside Carrier Bill in lieu of UnitedHealthcare waiver forms for those enrolling in the Alongside Carrier. • Alongside Carrier enrollment form or UnitedHealthcare waiver forms required for those enrolling the Alongside Carrier who do not appear on the Alongside Carrier Bill • Employees covered by the same employer on another group policy are considered valid waivers. • 51% of all eligible employees must reside in the state of CA. • If the group does not have 51% of all eligible residing in CA, Multi-Site Guidelines will apply.