

Carrier	Cut-Off Dates
AETNA	Must be sent to Aetna by the 25th of the month prior to the effective date. Deadline for 15th of the month effective date will be the 10th of the month prior to the effective date.
ANTHEM BLUE CROSS	The 20th calendar day of the month for the 1st of the month effective date as well as for the 15th of the month effective dates.
BLUE SHIELD OF CALIFORNIA	Must receive all completed paperwork by the 15th calendar day of the month when the requested effective date is for the first of that month.
CALCPA HEALTH ¹	5th business day: for the 1st of the month effective date. 15th of the month not available.
CALIFORNIA CHOICE®	5th business day of the month: for the 1st of the month effective date. 15th of the month not available.
CHOICE BUILDER®	5th business day of the month: for the 1st of the month effective date. 15th of the month not available.
COVERED CALIFORNIA FOR SMALL BUSINESS	Covered California for Small Business has extended their cutoff date to the 15th of the month for 10/26, 11/26, 12/26, 1/26, 2/27. After the 25 th of the month prior to the effective date the late submission form is required.
GUARDIAN	Deadline is the 5th working day of the month for a 1st of the month effective date.
HUMANA	5th business day of the month
KAISER PERMANENTE	5th business day: for the 1st of the month effective date. 15th of the month not available. Kaiser's late enrollment letter form must accompany groups received between the 2nd and 5th business day of the requested effective month.
MEDIEXCEL	Deadline is the 5th of the month for a 1st of the month effective date.
MET LIFE	Deadline is the 5th business day of that month past the effective date
PRINCIPAL FINANCIAL	Deadline is the 5th business day of the month for a 1st of the month effective date.
UNUM	Five business days prior to end of the month: for the 1st of the month effective date. 15th of the month available on approval basis only. Need a master app signed on or prior to the effective date
VSP	VSP No deadline date: for the 1st of the month effective date. 15th of the month not available.

Please Note: If the current cut-off falls on a weekend or holiday, the next available business day will be the cut-off date.

¹CalCPA policies enrollment only for accountants/CPAs, and financial service industries (banking, securities, investment, mortgage, under SIC 7379-NEC).