

CARRIER	CUT-OFF DATES
AETNA	Must be received by the 10th day of the month : for the 1st of the month effective date. 25th of the month for the 15th of the month effective date.
AFLAC	Policies go into effect the 1st of the following month of enrollment. Case can be submitted up until the last day of the month, before effective date.
ANTHEM BLUE CROSS	5th "working" day : for the 1st of the month effective date. 12th calendar day : for the 15th of the month effective date.
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.
CALIFORNIACHOICE®	5th business day of the month : for the 1st of the month effective date. 15th of the month not available.
Cigna + Oscar	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.
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	Dates prior to the requested effective date without submission form : 12/23/2022, 1/25/2023, 2/22/23, 3/27/2023, 4/24/2023, 5/24/2023, 6/26/2023, 7/25/2023, 8/25/2023, 9/25/2023, 10/25/2023, 11/22/2023. With submission form received after cutoff dates but by the following dates : 1/9/2023, 2/8/2023, 3/8/2023, 4/7/2023, 5/8/2023, 6/8/2023, 7/10/2023, 8/8/2023, 9/11/2023, 10/06/2023, 11/8/2023, 12/8/2023.
GUARDIAN	Deadline is the 5th working day of the month for a 1st of the month effective date.
HEALTH NET	Cut-off date is the 5th of the month or following business day if cut-off falls on a holiday or weekend. The remainder of the info remains the same.
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 the 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.

(800) 457-6116 • dickerson-group.com • sales@dickerson-group.com

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

² If the current cut-off falls on a weekend or holiday, next available business day will be the cut-off date.