

| Carrier | Guideline |
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| Aetna | <ul style="list-style-type: none"> Majority of the employees (51% or more) in the group must reside in California Employees who live/work in an out of state network area will receive California rates & products Out-of-state employees who live in an area with an OA Managed Choice POS network must enroll in the California OA Managed Choice plan Out-of-state employees who do not reside in an OA Managed Choice POS or Open Choice PPO network area will have no coverage available HMO plans are not allowed for employees located outside of the CA HMO service area. Dependents enrolled on an HMO plan have coverage for emergency services only outside of the CA HMO service area Employees residing in Hawaii are not eligible for coverage |
| Anthem | <ul style="list-style-type: none"> Majority of the employees (51% or more) in the group must be working in California Employees must reside within the 48 contiguous states, Alaska, Puerto Rico or US Virgin Islands Those employees not in California may be written on a PPO plan and receive the PPO benefits when using BlueCard providers in their area Employees residing in Hawaii are not eligible for coverage |
| Blue Shield | <ul style="list-style-type: none"> At least 51% of the employees (full time & full time equivalent) in the group must be employed in California Those employees not in California may be written on a PPO plan and receive the PPO benefits when using BlueCard providers in their area Employees who live or work more than 6 months outside of California should enroll on a PPO plan If a group has employees outside of California, in most cases Blue Shield will require a copy of their latest, full payroll register in addition to all regular enrollment material for groups Employees residing in Hawaii are not eligible for coverage |
| CalCPA Health | <ul style="list-style-type: none"> More than 50% of the group's enrolled employees must reside in California Those employees not in California must enroll on a PPO plan and receive the PPO benefits when using Anthem BlueCard providers in their area Employees residing in Hawaii are not eligible for coverage |
| CaliforniaChoice | <ul style="list-style-type: none"> Group must have 51% of their eligible employees residing in California Home office (principal executive office) must be located in California Those employees who are not in a California service area may be written on a PPO plan if they are in an Anthem PPO service area Employees residing in Hawaii are not eligible for coverage |
| Cigna + Oscar | <ul style="list-style-type: none"> Client must be authorized to conduct business in California, and at least 51% of the eligible employees must be living in California with at least 1 eligible enrolling employee living in the Cigna + Oscar service area Those employees not in California may enroll on an Open Access Plus plan or a LocalPlus plan if in a National LocalPlus service area Employees residing in Hawaii are not eligible for coverage |
| Covered California for Small Business | <ul style="list-style-type: none"> A majority (51% or more) of a group's employees must be employed within California at a California worksite Out of state employee rates and plan availability are based on the employer's principal business location Blue Shield PPO (all metal tiers) is available to out of state employees Employer may participate in multiple SHOPS if the employer offers coverage to employees whose primary worksite is in the SHOP service area. Plan availability and rates in this case is based on the California worksite address where the majority of the employees work Employees residing in Hawaii are not eligible for coverage |
| Health Net | <ul style="list-style-type: none"> Health Net will write groups with out of state employees as long as the group is headquartered in CA & CA has at least a plurality of the employees but not necessarily a majority Majority of the <u>eligible</u> (not enrolling) employee population must work in CA Out of state PPO product is available to employees outside of the California service area who are within the out of state PPO area Employees residing in Hawaii are not eligible for coverage |
| Kaiser Permanente | <ul style="list-style-type: none"> If a company has out of state employees, a maximum of 30% of the overall enrolled employees can be out of state on a PPO product and the group may only offer one PPO plan Employees residing in Hawaii are not eligible for coverage |
| MediExcel | <ul style="list-style-type: none"> Group must either be headquartered in San Diego or Imperial County or have a location in San Diego or Imperial county to enroll with MediExcel Out of state employees are not eligible for coverage Only employees reporting to work within the San Diego or Imperial county would be eligible for coverage Employees residing in Hawaii are not eligible for coverage |
| Sharp | <ul style="list-style-type: none"> Out of state employees may be covered on a Sharp POS plan only No more than 15% of the group can be covered on a POS product Employees residing in Hawaii are not eligible for coverage |



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| Sutter Health Plus | <ul style="list-style-type: none">• Group must maintain a valid business license or appropriate state filing to conduct business in California• Subscribers who live, reside or work in the Sutter service area would be eligible for coverage• Out of state employees are not eligible for coverage• Employees residing in Hawaii are not eligible for coverage |



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| <p>UnitedHealthcare</p> | <ul style="list-style-type: none"> • The case should be written and rated in the situs state of the group, which is the state where the majority (51% or more) of enrolling employees are employed • If no majority exists in one state, then the base location is the state where the plurality or most of the enrolling employees are employed • If no majority or plurality exists, then the final step would be to use the primary business location where the company is headquartered to determine the base location • Primary business location is where the business has filed their Articles of Incorporation • Base location for the business must be actual physical employer location (not employees working from home) • Employees residing in Hawaii may be covered only on the AG-RN PPO plan as long as the client group is situated in a state other than Hawaii. This plan will be set up only after the group is installed • No more than 25% of the group can be in Vermont |

*Data provided here is for informational purposes only, please confirm with carrier for final submission criteria and deadline updates.
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