

Underwriting Summary

Here's a summary of our underwriting guidelines to help you understand which of your small group clients may be eligible for Cigna Administered by Oscar small business health insurance. You can find the most up-to-date underwriting guidelines at hioscar.com/brokers/plans.

Arizona	
Total full-time equivalent employees	Covers business with 1-50 full time employees.
Business Location	Must be licensed or authorized to conduct business in Arizona.
Employee Location	At least 50% of eligible employees enrolling in Cigna Administered by Oscar must live within the Cigna Administered by Oscar service area.
Plan Offerings	Employers may select up to three Cigna Administered by Oscar plans to offer their employees. There are no restrictions on the combination of plan options.
Contribution Guideline	Employers must contribute at least 50% of the employee only premium.
Participation Rules	<p>50% of eligible employees must enroll after valid waivers</p> <ul style="list-style-type: none"> - Add up enrolling employees - Divide by total FTE, minus valid waivers - Result must be greater or equal to 50%
One Life/ Owner Only/ Spouse	Groups must have at least one common law employee other than the Owner or Spouse enrolling in the plan to be considered a group
Documents Required	Find the full list of required and accepted documents in our underwriting guidelines at hioscar.com/brokers/plans

Once a business has applied for coverage, Cigna Administered by Oscar's Eligibility Team will make the final decision to accept or decline the group for coverage, specify terms of coverage, or grant requests for changes, subject to Cigna Administered by Oscar's policies and applicable law. Agents and Brokers aren't authorized to bind or guarantee coverage, premium rates, or effective dates. Businesses should maintain their existing coverage during the application process. This document does not include all the policies and guidelines that may apply, and we may change these policies in the future without notice, as permitted by law. You can find the most up-to-date underwriting guidelines at hioscar.com/brokers/plans.