

California Underwriting Summary

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

	California
Total full-time equivalent employees	Covers businesses with 1-100 full-time equivalent employees.
Business Location	Must be licensed or authorized to conduct business in California. 51% of eligibles must live in the state of CA.
Employee Location	At least 1 enrolling employee must live within the Cigna + Oscar service area.
Plan Offerings	Employers may select up to four Cigna + 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 or \$100 flat contribution per employee.
Participation Rules	<p><i>Non-Contributory:</i> 100% of eligible employees, excluding valid waivers</p> <p><i>Contributory:</i> 60% of eligible employees, excluding valid waivers</p> <p><i>Alongside Another Carrier:</i> 60% of eligible employees must enroll in a plan offered by the employer. At least (3) eligible employees must enroll in a Cigna + Oscar plan.</p>
One Life/ Owner Only/ Spouse	Group 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/cigna .

Once a business has applied for coverage, Cigna + 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 + 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.