



2025 Carrier Requirements

	AETNA AFA	AETNA FULLY INSURED	ANGLE HEALTH	NATIONWIDE	TRUSTMARK
Group Size Availability	2-300 eligible	51-300 eligible	2+ eligible, minimum 5 total members enrolled	2+ eligible	5+ enrolled
Participation Requirements	Under 100 Enrolled: 20% of total eligible. 100+ Enrolled: 30% of total eligible.	Under 100 Enrolled: 20% of total eligible. 100+ Enrolled: 30% of total eligible.	50% after valid waiver; minimum 5 total members enrolled	50% of eligible or 75% after valid waivers are removed from the count	75% after valid waivers
Effective Dates	1st of the month	1st of the month	1st of the month	1st of the month or 15th of the month if the current policy is a 15th of the month	1st of the month, unless it's a virgin group
Underwriting Requirements	IMQs: 2-4 enrolled GRX: 5+ enrolled	IMQs: 2-4 enrolled GRX: 5+ enrolled	AI: all group sizes	IMQs: 2-19 enrolled & virgin groups GRX: 20+ enrolled, plan disclosure statement required	IMQs: 2-24 enrolled & virgin groups GRX: 25+ enrolled, simplified UW risk form required
Contract Run Out Period	48 months	N/A	12 months	PPO: 6 months RBP: 9 months	15 months
Aggregate Stop Loss	110% of expected claims	N/A	Fixed (stop loss & admin): 23%-40% Variable (claims fund): 60%-77%	125% of expected claims	5-9 enrolled: 130% 10+ enrolled: 115%
Specific Stop Loss	\$20,000	N/A	\$10,000	\$10,000-\$50,000	\$10,000 - \$150,000



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Surplus Refund/Credit	Refund via EFT	N/A	Various options available	Refund via check	Credit
Minimum Hours per week	30 hours	30 hours	30 hours	20 hours	25 hours
1099s	No	No	Yes, pending specific carrier requirements	Yes, pending specific carrier requirements	Yes, pending specific carrier requirements
Carve Outs	No	No	No	Yes	Yes
ACH	Required	Optional	Optional	Optional	Optional
Dual Option	2-4 enrolled: 2 plans 5+ Enrolled: 4 plans	51-100: 4 plans 101-300: 3 plans unless HSA is the 4th plan	Yes, the group has the ability to offer multiple plans	Yes, number of plans depends on number enrolled	Yes, up to 4 plans - can combine PPO with RBP
SIC Code	Ineligible SIC: 43xx, 82xx, 8661, 91-97xx, 7361, 7363	Ineligible SIC: 7361, 7363	No exclusions	No exclusions	Ineligible industries: schools, municipalities, churches and others
Network	2-100: CPOSII 101-300: OAAS, CPOSII	OAMC, CPOSII, OAEPO	Cigna & Aetna	Aetna® PPO, POS, EPO, Cigna PPO, OAP, EPO, LocalPlus®	Cigna and Aetna PPO