

**2023- New Business**

**Small Business Enrollment Time-frame**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Effective Date** | **Last Day for Employer to confirm Plans** | **Employee Open Enrollment**  **(10 days for employee to complete**  **enrollment)** | | **Binder Invoice Created** | **Binder Invoice Due** | **\*Recurring payment will happen on** |
|  |  | **Start** | **End** |  |  |  |
| **1/1/2023** | **11/30/2022** | **12/1/2022** | **12/10/2022** | **12/12/2022** | **12/15/2022** | **12/18/2022** |
| **2/1/2023** | **12/31/2022** | **1/1/2023** | **1/10/2023** | **1/11/2023** | **1/15/2023** | **01/18/2023** |
| **3/1/2023** | **1/31/2023** | **2/1/2023** | **2/10/2023** | **2/13/2023** | **2/15/2023** | **02/18/2023** |
| **4/1/2023** | **2/28/2023** | **3/1/2023** | **3/10/2023** | **3/13/2023** | **3/15/2023** | **03/18/2023** |
| **5/1/2023** | **3/31/2023** | **4/1/2023** | **4/10/2023** | **4/11/2023** | **4/15/2023** | **04/18/2023** |
| **6/1/2023** | **4/30/2023** | **5/1/2023** | **5/10/2023** | **5/11/2023** | **5/15/2023** | **05/18/2023** |
| **7/1/2023** | **5/31/2023** | **6/1/2023** | **6/10/2023** | **6/12/2023** | **6/15/2023** | **06/18/2023** |
| **8/1/2023** | **6/30/2023** | **7/1/2023** | **7/10/2023** | **7/11/2023** | **7/15/2023** | **07/18/2023** |
| **9/1/2023** | **7/31/2023** | **8/1/2023** | **8/10/2023** | **8/11/2023** | **8/15/2023** | **08/18/2023** |
| **10/1/2023** | **8/31/2023** | **9/1/2023** | **9/10/2023** | **9/11/2023** | **9/15/2023** | **09/18/2023** |
| **11/1/2023** | **9/30/2023** | **10/1/2023** | **10/10/2023** | **10/11/2023** | **10/15/2023** | **10/18/2023** |
| **12/1/2023** | **10/31/2023** | **11/1/2023** | **11/10/2023** | **11/13/2023** | **11/15/2023** | **11/18/2023** |

\*Accounts that have not set up recurring payment option will need to manually process payment in the employer portal by the 15th of the month.

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