CalChoice Insurance

Most popular commercial lines - coverage overview, limitations and how to get a quote



OVERVIEW

CaliforniaChoice (CalChoice) is a private health insurance exchange built for California small businesses. Instead of picking one carrier for everyone, you set a fixed monthly contribution and each employee chooses the carrier and plan that fits their doctors and budget. You get one bill, one renewal and one point of contact, and employees get real choice. Societies Insurance has an agent appointed with CaliforniaChoice who can handle any CalChoice submission, including new groups, renewals, plan changes and broker of record changes.

WHAT'S COVERED

Employee choice of carrier and plan

Each employee picks from leading California health plans, not just one.

Fixed employer contribution

You set the dollar amount; employees apply it to the plan they choose.

One bill, one renewal

Every carrier on a single monthly invoice and online account.

Add-on benefits

Dental, vision, chiropractic and acupuncture, and life and AD&D.

12-month rate lock

Rates are guaranteed for the plan year.

Appointed CalChoice broker

We handle new groups, renewals, plan changes and broker of record transfers.

Good to know

CalChoice is open to California businesses with 1 to 100 employees. Groups of 3 or more need 70% of eligible employees enrolled, the employer must contribute at least 50% toward the lowest-cost medical plan offered, the principal office must be in California with at least 51% of eligible employees living in the state, and active workers' compensation coverage is required.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Individual and family plans
- × Businesses headquartered outside California
- × Groups over 100 employees
- × Non-employees such as most independent contractors

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Employee census (age, ZIP code, coverage tier)
- Most recent quarterly wage report (DE 9C)
- Current plan summary and renewal, if any
- How much you want to contribute

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/calchoice/

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