

Application Submission Deadlines for 2025

Application deadlines based on number of employees

- Groups with less than 500 employees must submit a complete application at least 60 days before the requested coverage effective date.
- Groups with 500 or more employees but less than 5,000 employees must submit a complete application at least 90 days before the requested coverage effective date.
- Groups with 5,000 or more employees must submit a complete application at least 120 days before the requested coverage effective date.

Requested effective coverage date	60-day deadline	90-day deadline	120-day deadline
February 1, 2025	December 3, 2024 (Tue)	November 1, 2024 (Fri)*	October 4, 2024 (Fri)
March 1, 2025	January 2, 2025 (Thu)	December 4, 2024 (Wed)	November 1, 2024 (Fri)*
April 1, 2025	January 31, 2025 (Fri)*	January 2, 2025 (Thu)	December 4, 2024 (Wed)
May 1, 2025	March 4, 2025 (Tue)	January 31, 2025 (Fri)*	January 2, 2025 (Thu)
June 1, 2025	April 2, 2025 (Wed)	March 4, 2025 (Tue)	January 31, 2025 (Fri)*
July 1, 2025	May 2, 2025 (Fri)	April 2, 2025 (Wed)	March 4, 2025 (Tue)
August 1, 2025	June 3, 2025 (Tue)	May 2, 2025 (Fri)*	April 3, 2025 (Thu)
September 1, 2025	July 3, 2025 (Thu)	June 3, 2025 (Tue)	May 6, 2025 (Tue)
October 1, 2025	August 1, 2025 (Fri)*	July 3, 2025 (Thu)	June 3, 2025 (Tue)
November 1, 2025	September 3, 2025 (Wed)	August 5, 2025 (Tue)	July 3, 2025 (Thu)*
December 1, 2025	October 2, 2025 (Thu)	September 3, 2025 (Wed)	August 5, 2025 (Tue)
January 1, 2026	November 4, 2025 (Tue)	October 3, 2025 (Fri)	September 3, 2025 (Wed)
February 1, 2026	December 3, 2025 (Wed)	November 3, 2025 (Mon)	October 3, 2025 (Fri)*
March 1, 2026	January 2, 2026 (Fri)	December 4, 2025 (Thu)	November 1, 2025 (Fri)*

Note: Dates marked with an asterisk (*) have been adjusted from the calculated deadline because the original date falls on a weekend or holiday.