Agent Quick Reference Guide

Blackout Period



The **Blackout Period** is intended to keep the focus on sales and minimize disruptions during the open enrollment period. During this time, you will remain in your current hierarchy, and transfers are not permitted.



Blackout Period Dates	
Medicare Plans	September 1st – December 31st
Individual & Family Plans	October 1st – January 31st
New York Essential Plan	Not Applicable

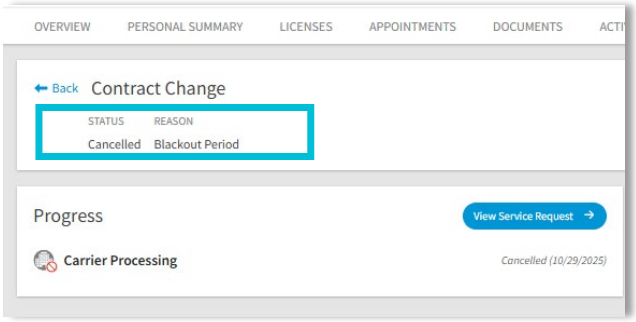
Frequently Asked Questions:

When do blackout periods apply?	Blackout periods restrict changes between top uplines. During this time, hierarchy-level changes are allowed, but transferring or modifying a top upline is prohibited across all applicable channels.
Are there any exceptions to the Blackout Period rules?	No. There are no exceptions during the Blackout Period.
Are moves allowed during this period?	Movement within your current hierarchy is permitted with upline approval; transfers and contract changes are not allowed.
Can I move during a blackout period if I have a valid release letter?	No. Even with a valid release letter, transfers cannot be completed during a blackout period.
When does a producer need to submit an intent to move to remain eligible?	A producer must submit an Intent to Move (ITM) request at least 90 days before the start of the Blackout Period to remain eligible.
Can I submit a Notice of Intent to Move (ITM) during a blackout period?	Yes. ITMs may be submitted during a blackout period; however, the move itself cannot be completed until the blackout period has ended.
What happens if my ITM waiting period ends during a blackout period?	If your ITM waiting period concludes during a blackout period, your eligible-to-move date will be adjusted to the first allowable date after the blackout period ends.
Does a blackout period pause or reset my ITM?	No. It only delays the eligible-to-move date until blackout restrictions are lifted.
I submitted contracting during the blackout period. Can my move be completed now that the blackout has ended?	Contracting submitted during a blackout period does not allow the move to be completed immediately. Once the blackout period has ended, a new contracting invitation (evite) must be completed for the transfer to proceed.

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When do I need to move to avoid restrictions?	You must complete and submit your move by the final day before the blackout period begins to UnitedHealthcare. By that date: • Contracting must be fully signed, and • Your eligibility to move must be approved, either through a release or an intent to move.
Am I required to move forward with a request initiated during the blackout period?	No. If a move is initiated during the blackout period, it is not final or binding. Both the agent and the upline retain discretion to move forward or not once the blackout period ends.
Will I be notified if my move is affected by a blackout period?	You can check whether your transfer request was closed or denied by reviewing your Recent Activity in Sircon.com. If the request was denied, the reason will display as 'Cancelled – Blackout Period'. This status is visible to both the producer and the upline in the upline tracker, providing access to the same information and displaying the request outcome 

Additional Reference & Usage Notice

Authoritative guidance: This FAQ is intended to provide high-level informational support and general clarification only. Information is subject to change without notice. In all cases, the Agent Guide available on Jarvis serves as the official source of truth and should be consulted for comprehensive policy requirements, eligibility criteria, and situation-specific guidance.

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