



1099 EMPLOYEE REQUIREMENTS

Carrier	Eligibility Requirements for Groups Covering 1099 Contractors
	<p>A 1099 Addendum – applicable for 1099 individuals. 1099 contractors are eligible for coverage with the following requirements:</p> <ul style="list-style-type: none"> • No more than 50% of the group's insurance eligible population can be 1099 contractors • 1099 employees are not eligible for life and disability benefits • All present and future 1099 contractors are subject to the same eligibility requirements as taxed employees • The employer must contribute the same amount for 1099 contractors as for all other employees qualifying under NRS 689C • The employer must have at least one taxed employee, with tax documents that verify the company is a valid business <p>The new group submission must include a complete list of all 1099 contractors, four weeks of current payment documenting active FT 1099 status, and a completed Eligibility Requirements Form for Groups Covering 1099 Contractors</p>
	<p>1099 employees are accepted by signing the 1099 Affirmation Form and must have at least two W2 employees</p>

This guide has been created as a quick reference and does not replace the full underwriting guidelines published by each carrier. Please refer to the carrier guidelines for additional information.