

W2 ENROLLMENT REQUIREMENTS

Carrier	Guidelines
	<p>Requires W2 common law employee to enroll W2 cannot be an owner/officer or spouse/domestic partner of the owner/officer</p>
	<p>W2 common law employee may waive as long as group meets all participation requirements W2 cannot be spouse/domestic partner of the owner/officer</p>
	<p>W2 common law employee may waive as long as group meets all participation requirements W2 cannot be an owner/officer</p>
	<p>Requires W2 common law employee to enroll W2 cannot be an owner/officer or spouse/domestic partner of the owner/officer</p>
	<p>W2 common law employee may waive as long as group meets all participation requirements W2 cannot be an owner or spouse of the owner</p>
	<p>W2 common law employee may waive as long as group meets all participation requirements</p>
	<p>Requires W2 common law employee to enroll unless the group is a true Owner Only Group with no W2 common law employees W2 cannot be owner/officer or spouse/domestic partner of the owner/officer</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.