

**PARTICIPATION & ALONGSIDE GUIDELINES**

Carrier	Standalone	Alongside Another Carrier
	<p><b>Guideline:</b>                      1-4 enrolled employees: 60% participation rounded down                      5+ enrolled employees: 25% participation rounded down                      51% eligible in CA required. Does not require 51% of enrolled employees to reside in CA</p>	<p>1-4 California enrolled employees: 60% participation rounded down                      5+ California enrolled employees: 25% participation rounded down and a minimum of 5 enrolling in California                      Requires Aetna waiver forms for those enrolling in the Alongside Carrier as well. Will not accept the Alongside Carrier Bill or the Alongside Carrier Enrollment form                      Employees covered by the same employer on another group policy are not considered a valid waiver                      Only one major medical HMO or PPO carrier is allowed to be written alongside Aetna</p>
	<p><b>Promotion:</b>                      1-4 enrolled employees: 65% participation through Quarter 3 2024 effective dates                      5+ enrolled employees: 25% participation through Quarter 3 2024 effective dates                      For 51% Eligible vs Enrolled in CA please reach out to your Word &amp; Brown Sales Representative                      Employer is responsible for collecting all waivers. Only enough waivers to prove group is meeting participation are required for submission</p>	<p>Standalone participation requirements apply                      Employees covered by the same employer on another group policy are not considered a valid waiver                      Another carrier's HMO or PPO plans can be sold alongside Anthem as long as Anthem receives the required participation                      Requires Anthem waiver forms for those enrolling in the Alongside Carrier as well. Will not accept the Alongside Carrier Bill or the Alongside Carrier Enrollment form                      More than one medical carrier is allowed to be written alongside Anthem                      Employer is responsible for collecting all waivers. Only enough waivers to prove group is meeting participation are required for submission</p>
	<p><b>Guideline:</b>                      65% participation for both Mirror and Off Exchange plans  <b>Promotion:</b>                      25% participation for off exchange or mirror plans available to groups of 5+ enrolling through 12/31/2024                      Applies to Specialty Products                      51% eligible employees in CA required – eligible Owners do not count towards number of eligible employees in CA. Does not require 51% of enrolled employees to reside in CA                      Employees cannot split their enrollment between themselves and their dependent who is also enrolling as an employee. Whichever products an employee is electing must all be under employee coverage or all under dependent coverage through the other employee</p>	<p>At least 25% of the total number of eligible employees and no fewer than 5 enrolled on a Blue Shield healthcare plan are required                      May be offered alongside another carrier's HMO, or MediExcel or SIMNSA and another carrier's HMO                      At least 25% of the total number of eligible employees must enroll in a Blue Shield healthcare plan with no fewer than five enrolled                      Employees covered by the same employer on another group policy are not considered a valid waiver                      Will accept the Alongside Carrier Bill or the Alongside Carrier Enrollment forms in lieu of Blue Shield Refusal of Coverage Forms                      Job titles and dates of hire for the alongside employees are still required</p>
	<p><b>Guideline:</b>                      70% participation for all group sizes                      51% eligible in CA required. Does not require 51% of enrolled employees to reside in CA</p>	<p>Cannot be written alongside another carrier</p>
	<p><b>Guideline:</b>                      60% participation for all group sizes                      51% eligible in CA required. Does not require 51% of enrolled employees to reside in CA</p>	<p>Minimum of 3 enrolling with Cigna+Oscar and 60% participation between three carriers</p>

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	<p><b>Promotions through Quarter 3 2024:</b>  <b>Enhanced Choice package:</b> 70% with 1-4 enrolling, 25% with 5+ enrolling  <b>HMO with 6 package:</b> No participation required with 6+ active enrolling employees                  Waivers are not required                  Mix and Match any plans from the HMO networks                  51% eligible in CA required. Does not require 51% of enrolled employees to reside in CA                  Employer is responsible for collecting all waivers. Only enough waivers to prove group is meeting participation are required for submission</p>	<p>Standalone participation requirements apply                  Another carrier's HMO or PPO plans can be sold alongside Health Net as long as the group meets the required participation                  Requires Health Net waiver forms for those enrolling in the Alongside Carrier as well                  Employer is responsible for collecting all waivers. Only enough waivers to prove group is meeting participation are required for submission                  Waivers are not required for the HMO with 6 package                  Will not accept the Alongside Carrier Bill or the Alongside Carrier Enrollment form                  1-4 enrolling with Health Net: Employees covered by the same employer on another group policy are not considered valid waivers                  5+ enrolling with Health Net: Employees covered by the same employer on another group policy are considered valid waivers                  More than one medical carrier is allowed to be written alongside Health Net</p>
	<p><b>Guideline:</b>                  50% of all eligible employees must be covered by a valid health plan                  49% maximum out of state enrollment allowed</p>	<p>A minimum of 1 must enroll with Kaiser Permanente                  Does not require waivers for those enrolling in the Alongside Carrier                  Employees covered by the same employer on another group policy are considered valid waivers                  When the group is offering SIMNSA or MediExcel as a slice carrier, employees declining Kaiser for these carriers count against the 50% participation requirement                  More than one medical carrier is allowed to be written alongside Kaiser</p>
	<p><b>Guideline:</b>                  60% participation for 1-4 enrolled                  25% participation for 5+ enrolled                  Uniform child enrollment is required. All enrolling children's Product Selection must match for each line of coverage                  Employees who are waiving due to enrolling as dependents under another employee at the same group are not considered valid waivers                  51% eligible in CA required. Does not require 51% of enrolled employees to reside in CA                  If the group does not meet 51% eligible in CA then Multi-Site Guidelines will apply. To be written in CA the majority of enrolling employees would need to reside in CA. If there is no majority, then the group must be headquartered in CA. Group must have at least one CA employee enrolled</p>	<p>Minimum of 5 enrolling in California with UnitedHealthcare and 25% participation between UHC alongside a Staff Model carrier                  Alongside Carrier Bill required when Alongside Carrier is not new                  Will accept the Alongside Carrier Bill in lieu of UnitedHealthcare waiver forms for those enrolling in the Alongside Carrier                  UnitedHealthcare waiver forms required for those enrolling in the Alongside Carrier who do not appear on the Alongside Carrier Bill                  Employees covered by the same employer on another group policy are considered valid waivers                  Only two medical carriers are allowed to be written alongside UnitedHealthcare. Only MediExcel or SIMNSA can be written alongside as a third carrier</p>

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