








PARTICIPATION & ALONGSIDE GUIDELINES

Carrier	Standalone	Alongside Another Carrier
	<p>Guideline: 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>Promotion: 1-4 enrolled employees: 60% participation through Quarter 1 2025 effective dates. 5+ enrolled employees: 25% participation through Quarter 1 2025 effective dates effective dates. For 51% Eligible vs Enrolled in CA please reach out to your Word & 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>Guideline: 65% participation for both Mirror and Off Exchange plans. Promotion: 25% participation for off exchange or mirror plans available to groups of 5+ enrolling through 12/31/2025. 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>Guideline: 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>

(Continued)

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.

PARTICIPATION & ALONGSIDE GUIDELINES

	<p>Promotions through Quarter 1 2025: Enhanced Choice package: 70% with 1-4 enrolling, 25% with 5+ enrolling. HMO with 6 package: 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>Guideline: 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 Permanente for these carriers count against the 50% participation requirement. More than one medical carrier is allowed to be written alongside Kaiser Permanente.</p>
	<p>Guideline: 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>At least 25% participation between the participating carriers with 5 employees enrolling with UnitedHealthcare. No minimum CA enrollment required May write alongside 2 other Staff Model carriers. Eligible Staff Models include Chinese Community Health Plan, Kaiser Permanente, MediExcel, Sharp, SIMNSA, Sutter, and Western Health Advantage. May not write alongside CaliforniaChoice or Covered California. 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. Alongside Carrier enrollment form or UnitedHealthcare waiver forms required for those enrolling 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. 51% of all eligible employees must reside in the state of CA. If group does not have 51% of all eligible residing in CA, we encourage you to work through the Multi-Site Guidelines with your W&B Sales Representative to determine situs state as exceptions are available.</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.