








Carrier	What is considered a Valid Waiver?	
	Spousal Group Coverage Parental Group Coverage Enrolling as dependent in the group health plan Individual Coverage Medicare	Medi-Cal TRICARE Indian Health Service (Native American Tribal Coverage)
	Other Group Coverage Individual Coverage Enrolling as dependent in the group health plan Medicare	Medi-Cal TRICARE Indian Health Service (Native American Tribal Coverage)
	Other Group Coverage Individual Coverage Medicare Medi-Cal	TRICARE Indian Health Service (Native American Tribal Coverage)
	Other Group Coverage Enrolling as dependent in the group health plan Medicare Medi-Cal	TRICARE Indian Health Service (Native American Tribal Coverage)
	Other Group Coverage Individual Coverage Enrolling as dependent in the group health plan Medicare	Medi-Cal TRICARE Indian Health Service (Native American Tribal Coverage)
	Other Group Coverage Individual Coverage Enrolling as dependent in the group health plan Medicare	Medi-Cal TRICARE Indian Health Service (Native American Tribal Coverage)
	Other Group Coverage Individual Coverage Enrolling as a dependent in a group health plan through a different employer Medicare	Medi-Cal TRICARE Indian Health Service (Native American Tribal Coverage)

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.