## Word&Brown.

Carrier	What is considered a Valid Waiver?	
♥aetna™	Spousal Group Coverage Parental Group Coverage Enrolling as dependent in the group health plan Individual Coverage Medicare *Other Group Coverage through Another Employer an employee works	Medi-Cal TRICARE Indian Health Service (Native American Tribal Coverage) for will not be considered a Valid Waiver*
Anthem. BlueCross	Other Group Coverage Individual Coverage Enrolling as dependent in the group health plan Medicare	Medi-Cal TRICARE Indian Health Service (Native American Tribal Coverage)
blue 👽	Other Group Coverage Individual Coverage Medicare Medi-Cal	TRICARE Indian Health Service (Native American Tribal Coverage)
CaliforniaChoice® Your Health. Your Choice.®	Other Group Coverage Enrolling as dependent in the group health plan Medicare Medi-Cal	TRICARE Indian Health Service (Native American Tribal Coverage)
Çigna₀+ oscar	Other Group Coverage Individual Coverage Enrolling as a depending in the group health plan Medicare	Medi-Cal TRICARE
A health net	Other Group Coverage Individual Coverage Enrolling as dependent in the group health plan Medicare	Medi-Cal TRICARE Indian Health Service (Native American Tribal Coverage)
KAISER PERMANENTE®	Other Group Coverage Individual Coverage Enrolling as dependent in the group health plan Medicare	Medi-Cal TRICARE Indian Health Service (Native American Tribal Coverage)
United Healthcare	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