



PARTICIPATION REQUIREMENTS

Carrier	Guidelines
	Minimum 75% of eligible employees must enroll 100% employer contribution requires 100% participation (minus valid waivers)
	2-3 eligible employees - 100% participation (minus valid waivers) 4+ eligible employees - 75% participation (minus valid waivers)

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