

ANCILLARY – LENGTH OF TIME IN BUSINESS REQUIREMENTS

Carrier	Dental	Vision	Life	Disability (STD, LTD)
	Start-Ups are eligible with minimum 2 weeks of consecutive payroll	No special requirements	Not offered	Not offered
	Start Up form, same as medical	Start Up form, same as medical	Start Up form, same as medical	Must be in business at least 1 year
	Start Up form, same as medical	Start Up form, same as medical	Start Up form, same as medical	Not offered
	Long enough to be able to provide payroll if requested, minimum 2 months. Exceptions can be made	Same as dental	Same as dental	Not offered
	No minimums	No minimums	Not offered	Not offered
	No minimums	No minimums	No minimums	LTD – groups in business less than 2 years need UW review
	Same as medical	Same as medical	Same as medical	Not offered
	No minimums	No minimums	No minimums	Not offered
	Group must be in business at least 1 year, no start-ups	Group must be in business at least 1 year, no start-ups	Group must be in business at least 1 year, no start-ups	Group must be in business at least 1 year, no start-ups
	Group must be in business at least 1 year, no start-ups	Group must be in business at least 1 year, no start-ups	Group must be in business at least 1 year, no start-ups	Group must be in business at least 1 year, no start-ups
	Same as medical	Same as medical	Same as medical	Not offered in CA
	Group must be in business at least 2 years, however exceptions can be made with "New Business Questionnaire"	Group must be in business at least 2 years, however exceptions can be made with "New Business Questionnaire"	Group must be in business at least 2 years, however exceptions can be made with "New Business Questionnaire"	Group must be in business at least 2 years, however exceptions can be made with "New Business Questionnaire"
	Not offered	No requirements	Not offered	Not offered

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.