



Carrier	Valid Waivers	
<div></div>	<div>Covered by spouse/domestic partner's group coverage</div> <div>Enrolled in other Insurance (Please provide company name and plan)</div> <div>NOTE: May require ID cards if the amount of waiving employees is high, at carriers discretion.</div>	<div>Medicare/Medicaid/VA</div> <div>Enrolled in Individual Coverage</div> <div>Indian Health Service (Native American Tribal Coverage)</div>
<div></div>	<div>Covered by spouse/domestic partner's group coverage</div> <div>Enrolled in other Insurance Carrier Plans</div> <div>NOTE: Carrier will require enough ID cards to prove group is meeting participation.</div>	<div>Medicare/Medicaid</div> <div>Covered by TRICARE OR CHAMPVA</div> <div>Indian Health Service (Native American Tribal Coverage)</div> <div>Individual Coverage</div>

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