PARTICIPATION & ALONGSIDE GUIDELINES

Carrier	Standalone	Alongside Another Carrier
aetna	**Guideline:** 1-4 enrolled employees: 60% participation rounded down 5+ enrolled employees: 25% participation rounded down 51% eligible in CA required. Does not require 51% of enrolled employees to reside in CA	1-4 California enrolled employees: 60% participation rounded down. 5+ California enrolled employees: 25% participation rounded down and a minimum of 5 enrolling in California. Requires Aetna waiver forms for those enrolling in the Alongside Carrier as well. Will not accept the Alongside Carrier Bill or the Alongside Carrier Enrollment form. Employees covered by the same employer on another group policy are not considered a valid waiver. Only one major medical HMO or PPO carrier is allowed to be written alongside Aetna.
Anthem	**Promotion:** 1-4 enrolled employees: 60% participation 5+ enrolled employees: 25% participation For 51% Eligible vs Enrolled in CA please reach out to your Word & Brown Sales Representative. Employer is responsible for collecting all waivers. Only enough waivers to prove group is meeting participation are required for submission.	Standalone participation requirements apply. Employees covered by the same employer on another group policy are not considered a valid waiver. Another carrier's HMO or PPO plans can be sold alongside Anthem as long as Anthem receives the required participation. Requires Anthem waiver forms for those enrolling in the Alongside Carrier as well. Will not accept the Alongside Carrier Bill or the Alongside Carrier Enrollment form. More than one medical carrier is allowed to be written alongside Anthem. Employer is responsible for collecting all waivers. Only enough waivers to prove group is meeting participation are required for submission.
blue california	**Guideline:** 65% participation for both Mirror and Off Exchange plans. **Promotion:** 25% participation for off exchange or mirror plans available to groups of 5+ enrolling. Applies to Specialty Products. For 51% Eligible vs Enrolled in CA please reach out to your Word & Brown Sales Representative. Employees cannot split their enrollment between themselves and their dependent who is also enrolling as an employee. Whichever products an employee is electing must all be under employee coverage or all under dependent coverage through the other employee.	At least 25% of the total number of eligible employees and no fewer than 5 enrolled on a Blue Shield healthcare plan are required. May be offered alongside another carrier's HMO/PPO or MediExcel or SIMNSA and another carrier's HMO/PPO EPO benefit-designed plans cannot be written alongside any Blue Shield plan Blue Shield must be the sole carrier when offering dental, vision and life products At least 25% of the total number of eligible employees must enroll in a Blue Shield healthcare plan with no fewer than five enrolled. Employees covered by the same employer on another group policy are not considered a valid waiver. Requires Blue Shield Refusal of Coverage forms for those enrolling in the Alongside Carrier as well. Will not accept the Alongside Carrier Bill or the Alongside Carrier Enrollment form.
CaliforniaChoice Your Health. Your Choice.	**Guideline:** 70% participation for all group sizes. 51% eligible in CA required. Does not require 51% of enrolled employees to reside in CA.	Cannot be written alongside another carrier.

(Continued)

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.

CALIFORNIA

PARTICIPATION & ALONGSIDE GUIDELINES

health net	**Promotions:** Promotions do not apply to Household Employers. **Enhanced Choice package:** 70% with 1-3 enrolling, 25% with 4+ enrolling. No participation requirements for 10+ enrolling. No waivers required. **HMO with 6 package:** No participation required with 6+ active enrolling employees. Waivers are not required. Mix and Match any plans from the HMO networks. 51% eligible in CA required. Does not require 51% of enrolled employees to reside in CA. Please reach out to your Word & Brown Sales Representative as exceptions may be allowed if CA has the highest eligible count of any state. Exception must be obtained during the quoting process. Please provide Carrier Exception email with submission to Word & Brown Underwriting. Employer is responsible for collecting all waivers. Only enough waivers to prove group is meeting participation are required for submission.	Standalone participation requirements apply. Another carrier's HMO or PPO plans can be sold alongside Health Net as long as the group meets the required participation. Requires Health Net waiver forms for those enrolling in the Alongside Carrier as well. Employer is responsible for collecting all waivers. Only enough waivers to prove group is meeting participation are required for submission. Waivers are not required for the HMO with 6 package when not paired with Life or Employer Paid dental and vision. Will not accept the Alongside Carrier Bill or the Alongside Carrier Enrollment form. 1-3 enrolling with Health Net: Employees covered by the same employer on another group policy are not considered valid waivers. 4+ enrolling with Health Net: Employees covered by the same employer on another group policy are considered valid waivers. 10+ enrolling with Health Net: No participation requirements. No waivers required. More than one medical carrier is allowed to be written alongside Health Net.
KAISER PERMANENTE®	**Guideline:** 50% of all eligible employees must be covered by a valid health plan. 49% maximum out of state enrollment allowed.	Group size of 1-19 eligible employees must have at least 1 enrolled with Kaiser and 50% of all eligible employees must be covered by a valid health plan. Group size of 20-50 eligible employees must have at least 3 enrolled with Kaiser and 50% of all eligible employees must be covered by a valid health plan Group size of 50+ eligible employees must have at least 5 enrolled with Kaiser and 50% of all eligible employees must be covered by a valid health plan Does not require waivers for those enrolling in the Alongside Carrier. Employees covered by the same employer on another group policy are considered valid waivers. More than one medical carrier is allowed to be written alongside Kaiser Permanente.
United Healthcare®	**Guideline:** 60% participation for 1-4 enrolled. 25% participation for 5+ enrolled. Uniform ancillary child enrollment is required. All enrolling children's Product Selection must match for each ancillary line of coverage. Employees who are waiving due to enrolling as dependents under another employee at the same group are not considered valid waivers. 51% eligible in CA required. Does not require 51% of enrolled employees to reside in CA. If the group does not meet 51% eligible in CA then Multi-Site Guidelines will apply. To be written in CA the majority of enrolling employees would need to reside in CA. If there is no majority, then the group must be headquartered in CA. Group must have at least one CA employee enrolled.	**Promotion through 12/31/2026:** At least 25% participation between the participating carriers with 5 employees enrolling with UnitedHealthcare. No minimum CA enrollment required. May write alongside 2 other Staff Model carriers. Eligible Staff Models include Chinese Community Health Plan, Kaiser Permanente, MediExcel, Sharp, SIMNSA, Sutter, and Western Health Advantage. May not write alongside CaliforniaChoice or Covered California. Alongside Carrier Bill required when Alongside Carrier is not new. Will accept the Alongside Carrier Bill in lieu of UnitedHealthcare waiver forms for those enrolling in the Alongside Carrier. Alongside Carrier enrollment form or UnitedHealthcare waiver forms required for those enrolling the Alongside Carrier who do not appear on the Alongside Carrier Bill. Employees covered by the same employer on another group policy are considered valid waivers. 51% of all eligible employees must reside in the state of CA. If group does not have 51% of all eligible residing in CA, we encourage you to work through the Multi-Site Guidelines with your W&B Sales Representative to determine situs state as exceptions are available.

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.