

ANCILLARY – LENGTH OF TIME IN BUSINESS REQUIREMENTS

Carrier	Dental	Vision	Life	Disability (STD, LTD)
	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
	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
	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
	Not offered	Not offered	Not offered	Not offered
	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.