

W2 ENROLLMENT REQUIREMENTS

Carrier	Guidelines
	Requires W2 common law employee to enroll W2 cannot be an owner/officer or spouse/domestic partner of the owner/officer
	W2 common law employee may waive as long as group meets all participation requirements W2 cannot be spouse/domestic partner of the owner/officer
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	Requires W2 common law employee to enroll W2 cannot be an owner/officer or spouse/domestic partner of the owner/officer
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	W2 common law employee may waive as long as group meets all participation requirements W2 cannot be an owner or spouse of the owner
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	Requires W2 common law employee to enroll unless the group is a true Owner Only Group with no W2 common law employees W2 cannot be owner/officer or spouse/domestic partner of the owner/officer

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.