



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

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