

PROFESSIONAL EMPLOYER ORGANIZATION (PEO) GUIDE

Carrier	Guideline for staying with a PEO	Guideline for leaving a PEO
<i>In addition to meeting standard Underwriting Guidelines, groups must provide the following:</i>		
	Groups that are currently with a PEO acting as a co-employer are not eligible for coverage	Copy of the contract termination letter sent from the PEO to the employer verifying the cancellation of the leasing arrangement as well as the date Most recent filed Quarterly Wage & Tax Report (QWTR) also known as the DETR Unemployment Insurance Report. (If the group just recently left the PEO and has not had adequate time to file a DETR, the most current QWTR filed by the PEO may be accepted.)
	Groups that are currently with a PEO acting as a co-employer are eligible for coverage, it will be treated as a Virgin Group. No further documentation is required	No further documentation is required

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