

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
	W2 common law employee may waive as long as group meets all participation requirements W2 cannot be an owner/officer
	Requires W2 common law employee to enroll W2 cannot be an owner/officer or spouse/domestic partner of the owner/officer
	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 an owner or spouse of the owner
	W2 common law employee may waive as long as group meets all participation requirements
	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