



# PROFESSIONAL EMPLOYER ORGANIZATION (PEO) GUIDE

Carrier	Guideline for staying with a PEO	Guideline for leaving a PEO
<b><i>In addition to meeting standard Underwriting Guidelines, groups must provide the following:</i></b>		
	Groups that are currently with a PEO acting as a co-employer are not eligible for coverage	<p>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</p> <p>Most recent filed Quarterly Wage &amp; Tax Report (QWTR) also known as the DETR Unemployment Insurance Report.</p> <p>(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.)</p>
	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