

## W2 ENROLLMENT REQUIREMENTS

Carrier	Guidelines
aetnaº	Requires W2 common law employee to enroll W2 cannot be an owner/officer or spouse/domestic partner of the owner/officer
Anthem. BlueCross	W2 common law employee may waive as long as group meets all participation requirements W2 cannot be spouse/domestic partner of the owner/officer
blue 🕡	W2 common law employee may waive as long as group meets all participation requirements W2 cannot be an owner/officer
CaliforniaChoice  Your Health. Your Choice.*	Requires W2 common law employee to enroll W2 cannot be an owner/officer or spouse/domestic partner of the owner/officer
Cigna + oscar	Requires W2 common law employee to enroll W2 cannot be an owner/officer or spouse/domestic partner of the owner/officer
health net	W2 common law employee may waive as long as group meets all participation requirements W2 cannot be an owner or spouse of the owner
KAISER PERMANENTE®	W2 common law employee may waive as long as group meets all participation requirements
UnitedHealthcare*	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



(800) 457-6116 www.dickerson-group.com sales@dickerson-group.com Los Angeles • Sacramento

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