








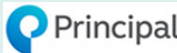




CANNABIS INDUSTRY CARRIER ACCEPTANCE

Carrier	Requirements
	Yes. Group needs to meet all eligibility and participation requirements Due to the nature of business, personal checks are acceptable in lieu of business check. Cashier's checks with PSUID and payment support documentation would also be acceptable in lieu of business check.
	Yes. Group needs to meet all eligibility and participation requirements Life and Disability products must be sold alongside Medical to qualify Due to the nature of business, personal checks or cashier's checks are acceptable in lieu of business check
	Yes. Group needs to meet all eligibility and participation requirements Due to the nature of business cashier's check or money orders are acceptable in lieu of business check* *Note that because they will be submitting a Cashier's Check versus using the Initial Payment Authorization form, cannabis groups can not be submitted via the Employer Enrollment Tool. They will need to be submitted via email.
	Yes. Group needs to meet all eligibility and participation requirements Group's business license from the city in which they operate is acceptable in lieu of business check requirement Due to the nature of business, premium checks can be paid from any account Cashier's checks are also acceptable in lieu of business check* *If there is a TPA/Mgmt. Co. handling the banking for this group, provide a written explanation from the employer to include the name of the TPA/Mgmt. Co
	Yes. Group needs to meet all eligibility and participation requirements Must present an eligible SIC code Due to the nature of business, personal checks or cashier's checks are acceptable in lieu of business check. *If there is a TPA/Mgmt. Co. handling the banking for this group, provide a written explanation from the employer to include the name of the TPA/Mgmt. Co
	Yes. Group needs to meet all eligibility and participation requirements Must present an eligible SIC code. Personal Checks or money orders are not accepted however the group will need to use the Delta Dental Initial Premium Authorization Form.
	No. Guardian will not write in Cannabis Industry
	Yes. Group needs to meet all eligibility and participation requirements Due to the nature of business, personal checks specifically from the owner's checking account is acceptable in lieu of business check
	Yes. Group needs to meet all eligibility and participation requirements Due to the nature of business, personal checks are acceptable in lieu of business check **They can use EFT form as long as they can provide an email address, 9-digit routing number and account number
	No. MetLife will not write within Cannabis Industry **NOTE: May be considered depending on the sector. If they are growing cannabis then they cannot be insured. However, if it is hemp-based CBD related products then they may be insured. Reach out to Metlife with group details for confirmation or declination to quote.
	No. Nippon Life Benefits will not write in Cannabis Industry
	No. Principal will not write in Cannabis Industry
	Yes. Group needs to meet all eligibility and participation requirements Due to the nature of business, UHC will ask for ACH be set up at time of enrollment.
	No. Unum will not write in Cannabis Industry