







Carrier	Requirements
	<p><i>Note: The group cannot be comprised of owner and spouse / domestic partner only.</i></p> <ul style="list-style-type: none"> • Requires an eligible W-2 employee to enroll who is not the owner and not the spouse of the owner. • Submit a copy of the most recently filed DE9C. • If a DE9C is not available, two consecutive weeks of payroll records for the eligible W-2 employee.
	<p><i>Note: The group cannot be comprised of owner and spouse / domestic partner only.</i></p> <ul style="list-style-type: none"> • Conditions of Enrollment/Start-Up Companies form • 30 days of payroll (within 45 days of the effective date) • Requires an eligible W2 employee or 2 owners on or before the requested effective date. • Cannot be an owner and spouse.
	<ul style="list-style-type: none"> • Start-up groups must have been in business and have employed at least one eligible W-2 employee for less than six weeks. • Start-Up Companies/Spin-Off Group Eligibility Statement will be required • W4 forms for all W2 employees are required • <i>Note: PT Employees must work for at least 50% of the working days in the prior quarter to be eligible for coverage</i>
	<p>Start-up groups must be actively engaged in business for at least 6 weeks prior to the requested effective date. If more than 50% of the enrollment consists of owners not on payroll, owner documentation required regardless of group size. If a business was established after the previous quarter, payroll may be accepted instead of a Quarterly Wage Report at the underwriter's discretion.</p> <ul style="list-style-type: none"> • 1 enrolling: Employee must have 4 weeks of payroll. • 2 enrolling: At least 1 employee with 4 weeks of payroll. The second employee will require payroll from the date of hire to current. If unavailable, provide 1 week of payroll. If the group consists of owner and employee, provide owner documents and 6 weeks of payroll for employees. • 3-4 enrolling: At least 1 employee with 4 weeks of payroll. Other employees are required to be on payroll for at least 1 week on or prior to the effective date, or from start date to current (whichever is greater). The remaining payroll to complete a month is due by the last day of the month of the requested effective date. • 5+ enrolling: If the majority enrolling are employees, must provide payroll from start date to current (1 week of payroll if unavailable). If the majority enrolling are owners, need 1 employee on payroll for 4 weeks. Must provide owner documentation in both instances. The remaining payroll to complete a month is due by the last day of the month of the requested effective date.
	<p>Groups established less than 90 days before the effective date will need to submit at least 30 days of payroll records</p>
	<p>At least 1 eligible W-2 employee on payroll for a minimum of 30 days. Cannot be comprised of owner and spouse/domestic partner only.</p> <ul style="list-style-type: none"> • <i>Note: Groups with 2 weeks of payroll can be reviewed on an exception basis</i>

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	<p><i>Note: The group cannot be comprised of owner and spouse / domestic partner only.</i></p> <ul style="list-style-type: none"> • Group size distinction for startup guidelines removed. Startup guidelines are 2 weeks of payroll, on or before the effective date, regardless of group size.
	<p><i>Note: (Sole Props & Partnerships): Owners/Partners and their Spouses/Domestic Partners do not count as the eligible employee. (Corporations & LLCs): A single owner may count as the eligible W2 employee who will appear on payroll with eligible wages.</i></p> <ul style="list-style-type: none"> • No payroll required.
	<p><i>Note: The group cannot be comprised of owner and spouse / domestic partner only.</i></p> <ul style="list-style-type: none"> • As the sole carrier, will accept 1 eligible employee on payroll for a minimum of 30 days. • When written alongside another carrier, MediExcel will accept the same requirements as the other CA carrier.
	<p>Minimum eligible W-2 employee. Start-up groups must be in business for at least 4 weeks.</p>
	<p>Minimum eligible W-2 employee. Start-up groups require a minimum of 6 weeks of payroll.</p>
	<p><i>Note: The group cannot be comprised of owner and spouse / domestic partner only.</i></p> <p>Start-up groups must be in business for at least 6 weeks with 2 weeks of payroll to support length of time in business. Payroll records must confirm length of time in business and must cover at least 1 eligible W-2 employee.</p> <p>The group must also have and maintain the business licenses and/or the proper state filings to conduct business in California.</p>