

GROUP SIZE	PARTICIPATING REQUIREMENTS	MEDICAL UNDERWRITING
<p><b>Minimum of 10 actively-at-work employees</b></p> <p><i>(actively-at-work is defined as at their own place of employment 30 or more hours per week).</i></p>	<p>- 10 Eligible Employee Applications that answer 'NO' to all 4 health questions</p> <p>- Must apply within 30-60 Day Open Enrollment Period</p>	<p><b>Actively At Work Employees, Care Partners &amp; Board Members:</b> Simplified Underwriting: Ages 18-71 Full Medical Underwriting: Ages 72-85</p> <p><b>Extended Family Members:</b> Full Medical Underwriting: Ages 18-85</p>

WHO IS ELIGIBLE (All eligibles must reside in a state where the product is approved)		
Active Employee	Care Partner (spouse/domestic partner)	Parent (in-law)
Children (stepchild/adopted)	Brother/Sister (in-law)	Grandparent (in-law)

**AGENT CHECKLIST**

- Does the Employer have 10 or more actively-at-work Employees?
- Did the Employer Representative sign and date the Employer Program Agreement Form?
- Did the Agent of Record sign and date the Employer Program Agreement Form?
- Did the Agent of Record complete and submit an Employer Group Case Worksheet?
- Did the Agent of Record list their name, address, telephone, email address and producer code?
- Did the Agent of Record submit an electronic census with the following fields?  
- Last Name, First Name, Date of Birth, Gender, Marital Status, Salary
- Do you have the minimum 10 Eligible Apps that answered 'NO' to all 4 health questions, and did the Agent of Record indicate on the cover page of the application the name of the Employer?
- Have all the active employees over age 71 completed the full medical underwriting section?
- Did the Agent of Record include all state-required suitability forms with each of the submitted applications?
- Did the Agent of Record complete the required Board Member Statement for eligible Board Members?

BILLING OPTIONS & REQUIREMENTS	
<b>Direct Bill</b>	Bill is sent directly to applicant's mailing address.
<b>100% Employer Paid - Billed to Employer</b>	5 or more applications (out of the 10 minimum) are required from active employees to create one bill and send to the Employer.
<b>Payroll Deduction</b>	Requires submission of Payroll Questionnaire and 10 or more applications from actively-at-work employees/members for payroll deduction.
<b>Alternate Billing Address (located on App)</b>	Under 5 applications, can request Alternate Billing (located on page 2 of the application) and a bill for each applicant will be mailed directly to the Employer.