

Carrier	Guideline
Aetna	<ul style="list-style-type: none"> • Union vs non-union carve-outs only allowed • Minimum of 5 enrolled employees required, and total group size (both union & non-union employees) must be less than 100 full-time equivalents (FTE)
Anthem	<ul style="list-style-type: none"> • Union vs non-union carve-outs only allowed • Total group size (both union & non-union employees) must be less than 100 employees • A copy of the union roster will be required in order to identify the union members
Blue Shield	<ul style="list-style-type: none"> • Union vs non-union carve-outs only allowed • Total group size (both union & non-union employees) must be less than 100 employees • A copy of the collective bargaining agreement required to show the employer contributes to the trust fund • A copy of the Statement of ERISA Rights from the union trust fund Summary Plan Description also required
CalCPA Health	<ul style="list-style-type: none"> • No carve-outs allowed
CaliforniaChoice	<ul style="list-style-type: none"> • No carve-outs allowed except for union vs non-union if the union employees are determined to be ineligible • Total group size (both union & non-union employees) must be less than 100 employees • The union employees would be considered ineligible if the union contract states that the union members cannot seek coverage outside of the union benefits and a copy of the union contract is required • The union billing statement must be provided and reconciled against the DE9C • A copy of the union card is required for any employee not listed on the union billing statement
Covered California for Small Business	<ul style="list-style-type: none"> • Union vs non-union carve-outs only allowed • Total group size (both union & non-union employees) must be less than 100 employees • Union employees would be considered ineligible if the employer has a collective bargaining agreement with the union
Health Net	<ul style="list-style-type: none"> • Union vs non-union carve-outs only allowed • Total group size (both union & non-union employees) must be less than 100 employees • If an employer has union employees who obtain coverage through a labor fund, Health Net may consider those employees to be eligible if they meet the definition of an eligible employee. If the employees are on the union's plan, though, Health Net will consider them to be a valid waivers for participation purposes • Small employers with union employees who are covered by a labor fund must provide both the collective bargaining agreement and employer contribution report • Small employers who are required to provide coverage for their union employees directly only need to provide the collective bargaining agreement
Kaiser Permanente	<ul style="list-style-type: none"> • No carve-outs allowed
MediExcel	<ul style="list-style-type: none"> • Carve-outs are allowed • They must be underwritten by MediExcel and accepted upon review • The carve-out classes must be IRS non-discriminatory and in compliance with ACA • All other employees must be offered coverage
Sharp	<ul style="list-style-type: none"> • Carve-outs are allowed • They will be underwritten individually by Sharp and accepted upon review • Carve-outs require a minimum of five enrolled employees and 100% participation required • Sharp requires a list of all employees with job titles and a letter from the employer requesting the carve-out
UnitedHealthcare	<ul style="list-style-type: none"> • Union vs non-union carve-outs only allowed • Total group size (both union & non-union employees) must be less than 100 employees • Group must provide a copy of their union bill

*Data provided here is for informational purposes only, please confirm with carrier for final submission criteria and deadline updates.
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