

# QUICK REFERENCE GUIDE – GROUP

	AETNA	BCBSIL	UHC
<b>Group Participation Requirements</b>	60% of full-time eligible employees, excluding valid waivers*, <b>but NO LESS than 50% of all eligible</b>	70% of full-time eligible employees, excluding valid waivers*	Groups 2-50: 25% of total eligible (waiver forms not required)
<b>Minimum Employer Contribution</b>	2-50 eligible ee's – 50% of the employee cost of the least expensive plan or flat \$120 per employee	25% of the least expensive employee only rate	50% of the lowest cost plan option
	51-100 eligible ee's – 75% of the employee only cost or 50% of the total cost of the plan		
<b>Union Carve Outs Allowed?</b>	Yes	Yes	Yes
<b>Management Carve Out Allowed?</b>	No	No	Yes (in certain cases)
<b>Are 1099 Employees Eligible?</b>	No	May not exceed 10% of the total number of enrolled subscribers	No limit as long as one as there is one W2 employee
<b>Are Domestic Partners Eligible?</b>	Yes	Yes, if employer elects this option on their master application	Employer's choice, must be approved by underwriting
<b>Is Retiree Coverage Available?</b>	No	Yes, if employer elects this option on their master application	No
<b>24-Hour Coverage?</b>	Yes	Yes	Yes

\* VALID WAIVERS include:

- Spousal/parental group coverage
- TRICARE/Champus/ChampVA
- Individual coverage (on and off exchange)
- Medicare/Medicaid
- Retiree Coverage

