

Proof of Ownership	Proof of ownership is required for all eligible enrolling (and/or waiving) owners not appearing on the Quarterly Wage Report.	
	Type of Business	Required Documentation
	Corporations	<ul style="list-style-type: none"> • In business < 1 year: S-Corps and C-Corps: Filed/Stamped Statement of Information that lists all owners'/officers' names • In business > 1 year: S-Corps: IRS Schedule K-1 (Form 1120s) for all owners/officers (current tax year) C-Corps: IRS Form 1120 (pages 1 and 2) and IRS 1120 Schedule G and IRS Form 1125-E, which includes all owners Note: Groups comprised of family members must provide separate tax or QWR documentation showing there is an owner and full-time W-2 employees. Spouse-only, owner-only groups, and sole proprietors are not eligible. Note: Provide copy of group's active status within California Secretary of State portal with the group submission.
	Partnership/LLP	<ul style="list-style-type: none"> • In business < 1 year: Partnership Agreement signed by all partners. • In business > 1 year: IRS Schedule K-1 (Form 1065) for all partners (current tax year). Note: Groups comprised of family members must provide separate tax or QWR documentation showing there is an owner and full-time W-2 employees. Spouse-only, owner-only groups, and sole proprietors are not eligible. Note: Provide copy of group's active status within California Secretary of State portal with the group submission.
	Limited Liability Company (LLC)	<ul style="list-style-type: none"> • In business < 1 year: LLC Agreement signed by all managers/members/parties • In business > 1 year: LLC Agreement signed by all managers/members/parties or copies of appropriate current year tax returns (follow the guidelines for a partnership or sole proprietorship based on how the LLC was formed) Note: Groups comprised of family members must provide separate tax or QWR documentation showing there is an owner and full-time W-2 employees. Husband/wife groups, owner-only groups, and sole proprietors are not eligible.
	Sole Proprietorship	<ul style="list-style-type: none"> • In business < 1 year: Business License listing the owner name • In business > 1 year: IRS Schedule C (Form 1040) Note: Groups comprised of family members must provide separate tax or QWR documentation showing there is an owner and full-time W-2 employees. Husband/wife groups, owner-only groups, and sole proprietors are not eligible.

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	Church	IRS Form 941 and a current QWR (IRS Form 4361 may also be required)
	Farm	IRS Schedule F (Form 1040)
Deductible Credit	For new groups, UnitedHealthcare will credit members for the amount of the deductible satisfied under the prior carrier's plan during the same calendar year. This applies to like plans within similar product types. There is no deductible credit for outpatient prescription drug coverage. Deductible credit is applicable for calendar year to calendar year plans only. Credit is limited to the lesser of the plan deductibles or actual experience. Members enrolling after open enrollment are not eligible for deductible credit.	
Employer Application	<ul style="list-style-type: none"> • All questions answered. • Select Waiting Period. • List employer premium contribution percentage or dollar amount for all coverages selected. • Sign and date the group application within 6 months of the requested effective date. 	
HRA, GAP, and Self-Funding Arrangement Guidelines	<p>No UnitedHealthcare plan may be used with any form of wrap product.</p> <p>A "wrap product" includes any employer-sponsored plan that is:</p> <ol style="list-style-type: none"> (1) paid for or funded, in whole or in part, by the Enrolling Group and/or Subscriber; (2) (a) provides reimbursement for health plan deductibles, copayments, coinsurance, or medical expenses; or (b) provides for the payment of set amounts in the event of hospitalization. <p>Examples include: an employer-funded flexible spending account (FSA), an HRA, self-funding of the deductible, an IRS Section 105 plan, a medical expense reimbursement plan (MERP), or a hospital confinement policy. A wrap product does not include a health savings account (HSA).</p> <p>Gap or self-funded plans are not permitted alongside any UnitedHealthcare medical plan.</p>	
Employee Enrollment Forms (Groups 1-50)	<ul style="list-style-type: none"> • All submitted Employee Enrollment Forms must be signed and dated (UnitedHealthcare requires the signature date to be within 6 months of requested effective date). • Completed Employee Enrollment Forms for all employees in their waiting period if the employer is waiving the waiting period on the group's requested effective date. • Date of hire listed on all Employee Enrollment Forms. • If Medicare is Primary – UnitedHealthcare requires a copy of each individual's Medicare card to verify enrollment in parts A and B. • A copy of the Medicare ID card may be required for employees (waiving or enrolling) to confirm participation. • Arrange all Employee Enrollment Forms (including waivers) in the order of the DE9 and DE 9C or payroll records submitted with the group application materials. • All forms must be completed in their entirety. 	
Waiver Requirements – Employee Enrollment Forms	<ul style="list-style-type: none"> • Complete Employee Enrollment/Waiver of Coverage Form for all eligible employees and dependents not electing to enroll. • A copy of the current carrier ID card is required to confirm participation requirements. • Reason for declining must be clearly indicated. • Waiver section signed and dated within 6 months of the effective date. 	
Employer Contribution Requirements	Employer must contribute at least 50 percent. If the employer contributes 100 percent of the employee premium, 100 percent of the employees must enroll.	