



Participation Guidelines

Minimum Group Size:

3 Enrolled Employees

Minimum Participation:

All groups of 6 or more employees must have 75% participation of all eligible employees in order to be eligible for coverage. This will be verified through the employer's most recent wage and tax statement. Groups of 3 to 5 enrolled employees must have 100% participation.

All full-time (30+ hours per week) employees are considered eligible. The only employees who may be excluded for the purpose of the calculation for participation are those covered by a spousal group plan or by Medicare or are within their employer designated waiting period.

No excluded classes of employees or carve-out groups of employees are allowed.

Part-time employees are not eligible.

Contributions:

The employer **MUST** sponsor the plan to the extent that employer contributions must be at least 50% of the least expensive individual rate offered to all employees (excluding the HSA plans).

Claims Administration:

All claims are administered by MBA of MD, Inc.

Enrollment Services and Marketing & Sales Support:

All enrollment services and marketing & sales support is provided by Client First Brokerage Services, Inc.