



CHARTER HEALTH PLAN

A big idea for small business

Group Coverage Guidelines for Independent Contractors Paid by 1099 Form

Independent Contractors paid by the 1099 form can be considered eligible for the Charter Health Plan group health plan. It is the Employer's decision to consider these individuals to be eligible for coverage. Should the Employer choose to include these individuals in the group health plan, the Charter Health Plan requires that the Employer and the Independent Contractor meet the following guidelines:

1. The Independent Contractor, paid by the 1099, must work for the Company on a full time basis.
2. The Employer agrees to contribute the same amount of money toward the premium for the Independent Contractor as required for regular, taxed employees.
3. The Employer agrees to require the same waiting period for the Independent Contractor as for regular, taxed employees.
4. The Employer agrees to extend the coverage offering to all Independent Contractors who meet the qualifications, including those hired in the future.
5. The Company has at least one regular, taxed employee (can be the owner) who has applied for the health plan.

I agree to follow the above qualifying guidelines in consideration of Independent Contractors for the Charter Health Plan group health plan sponsored by my Company.

Name of Company (Please Print)

Name of Owner (Please Print)

Signature of Owner

Date