

Eligibility Reference Guide

This generic reference guide should help in determining that a bonafide business exists and helps establish that there is a legitimate employer/employee relationship for each fulltime employee. **This guide does not include state specific variations.**

Notes:

- An Eligibility Certification Form should be used for ANY employee whose name does not appear on a Quarterly Wage and Tax Report;
- To be considered eligible for coverage, the individual must meet the definition of a full-time employee;
- Authoritative documentation should be provided on any group that cannot produce a Wage & Tax Report. The letter should be from the employer explaining why the Wage & Tax is not available.
- Copies of alternative documentation must be provided to Underwriting for approval.

Please note that this document is not all-inclusive. Humana reserves the right to request any additional information as deemed appropriate.

BUSINESS TYPE	IN BUSINESS (MORE THAN 3MONTHS)
<p>Sole Proprietorship</p> <p>A Sole Proprietor will not appear on Form 941, however other employees should appear</p>	<p>Quarterly Wage and Tax Report</p> <p>For the Sole Proprietor not on W&T: Eligibility Certification Form ; Schedule C (Profit and Loss) OR Schedule SE(Self–employment tax) both of which are filed with Form 1040 (Income Tax Return)</p>
<p>Partnerships</p> <p>General partners will not have Form 941 or W2.</p>	<p>Quarterly Wage and Tax Report</p> <p>For the Partners not on W&T: Eligibility Certification Form; Schedule K-1 1065 (Partners Share of Income) or K-1 1120S (Shareholder’s Share of Income)</p>
<p>“C” Corp</p>	<p>Quarterly Wage and Tax Report</p> <p>For the Owners not on W&T: Eligibility Certification Form; Form 1120 AND Schedule E (illustrating officer’s compensation)</p>
<p>“S” Corp</p>	<p>Quarterly Wage and Tax Report</p> <p>For the Owners not on W&T: Eligibility Certification Form; Form 1120S AND Schedule K1 (illustrating shareholder’s income)</p>
<p>LLC (Limited Liability Company)</p>	<p>Quarterly Wage and Tax Report</p> <p>For the Owners not on W&T: Eligibility Certification Form; LLC may file as a “C” Corporation, OR Partnership Determine which applies and follow the corresponding requirements.</p>

Farms	<p>Quarterly Wage and Tax Report</p> <p>Depending on the structure of the group, farms may file the following forms. 1040 (schedule F, K1, SE) 1065 1065B</p>
Non-Profit Organizations	<p>Quarterly Wage and Tax Report Form 940/941</p> <p>There are many forms that non-profit groups may file. Ask the group what they actually file with the government</p>
Independent Contractors	<p>Quarterly Wage and Tax Report</p> <p>For those independent contractors not on W&T: Form 1099: Eligibility Certification Form</p>
Groups Utilizing Payroll Services/Administrative Services Only	<p>Quarterly Wage and Tax Report</p>

Groups in business less than (3) months:

This option may be used for groups that have not been in business long enough to file a Wage and Tax Report or Quarterly 941 Federal Form.

Requirements:

- Authoritative documentation (from employer) explaining why the group has not yet filed a Wage and Tax Report;
- Application for E.I.N form/SS-4 (Employer Identification Number) – which is the license to withhold taxes;
- Eligibility Certification Form containing the names of all active employees;
- W-4 for each employee