



# BlueCross BlueShield of South Carolina

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## Independent Contractors Receiving a 1099 Form

It is possible for an Independent Contractor receiving a 1099-MISC Form to be considered eligible for your BlueCross BlueShield of South Carolina group health plan. It is your choice as the employer to consider these individuals eligible for coverage. Should you choose to include these individuals in your group health plan, BlueCross requires you and the Independent Contractor to meet the following guidelines:

1. The maximum number of 1099 Independent Contractors may not exceed 25 percent of the total number of enrolled employees.
2. The Independent Contractor receiving a 1099 form must work for your company on a full-time, year-round basis and must reside in South Carolina. He or she must work a minimum of 30 hours per week.
3. You, the employer, agree to contribute the same amount of money toward the premium as you would for your regular, taxed employees.
4. You, the employer, agree to require the same waiting period for Independent Contractors as for your regular, taxed employees.
5. You, the employer, agree to extend the coverage offering to all Independent Contractors who meet these qualifications, including those you may hire in the future.
6. Your business has a minimum of three regular, taxed employees on the group's health plan (possibly including yourself).
7. Please submit a copy of the most recent 1099-MISC and 1096 schedules your company has completed. We will not issue coverage without these documents.

If you agree to meet all of the above requirements, you may consider your Independent Contractors eligible for your group health plan. Please list below all individuals who meet these qualifications:

Name	Social Security Number	Date of Hire

I attest to the accuracy and completeness of the information given here.

\_\_\_\_\_  
Signature of Owner

\_\_\_\_\_  
Date