

**PERICO LIFE INSURANCE COMPANY
PARTICIPATION REQUIREMENTS FOR SMALL GROUPS**

<u>TOTAL # EMPLOYEES</u>	<u>MINIMUM PARTICIPANTS</u>
15	15
16	16
17	17
18	18
19	19
20	20
21	21
22	22
23	23 – 100%
24	23
25	24
26	25 – 96%
27	25
28	26
29	27 – 93%
30	27
31	28
32	28
33	29
34	29
35	30
36	30
37	31
38	31
39	32
40	32
41	33
42	33
43	33
44	34
45	34
46	34
47	35*
48	35
49	35
50	35

Over 50 - 70%*

* For groups with at least 35 participating in self funding, we will allow up to 50% in an HMO option. Also, with 35 participants, we can go down to 60% participation if the balance of group is covered elsewhere, e.g. spouse coverage (this must be noted on RFP).