

Group Health Insurance

Employer group policy

- The employer is the policyholder
- Employees covered under the plan may also include directors, proprietors, partners, retired and former employees
- Florida law defines a full-time employee as having a normal workweek of 25 or more hours

Associations, labor unions and small employer health alliances

- The association must have at least 25 members, and at least 15 members must enroll in the plan
- The association is the policyholder
- The association must have been organized for at least a year & be a natural group
- The policy may insure the spouse and dependents with or without the member being insured