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Updated underwriting guidelines in small group

Two life groups

Going forward, all new 2-life groups in New Jersey and New York that intend to add a new employee shortly before the effective date will be subject to the following criteria for the newly added employee:

- Employee must have two consecutive payroll periods
- The payroll must show all applicable Federal and State taxes having been withheld
- Documentation that pay was issued and deposited within appropriate time frames (i.e. copies of cancelled checks)
- Checks cannot be in consecutive order



[NJ underwriting guidelines](#)

[NY underwriting guidelines](#)

[NJ enrollment forms](#)

[NY enrollment forms](#)

If you have any questions, please contact your Aetna account executive or our sales support team at 888-277-1053, Option 5.

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Two life groups

Aetna
One Farr View
Cranbury, NJ 08512

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