

Which NOE should I use?

It is not uncommon for an employer to need more than one type of NOE to meet the needs of their population. Loan-outs are not W2 employees, so they do not need to receive an NOE.

- Yes, EPCares™ *This NOE is for non-union, W2 workers of clients who subscribe to EP Cares insurance.*
 - Yes, Non-Union Insurance
 - Yes, Union Insurance *This NOE is for Union, W2 workers, regardless of whether the company offers other (non-union) insurance or not.*
 - No *Use this NOE for employees who don't have access to insurance through their employer. This is common with clients who do not offer insurance, or for non-union employees who do not have insurance through the production (i.e. the production only offers to "corporate" employees, not "freelancers.")*
- Use this for non-union, W2 employees of clients who offer health insurance, but not through EP Cares. It is also used for "corporate" or "non-eligible" populations of clients who may subscribe to EP Cares for some of their population, but this part of the population is offered other benefits.*