

AI-Powered Underwriting Process Enhancements



- ✓ Faster turnaround
- ✓ Better consistency
- ✓ Improved broker experience
- ✓ Reduced manual processing

All forms and instructions are available here. The most up to date forms are available on the partner's page.

www.peo4me.com/partners

UPDATED AS OF 8/7/26

Step 1

To become an appointed partner broker with PEO 4 ME there are 2 action items that are required before submitting a new group.

Prior to placing new business, please submit the following docs to info@peo4me.com

1. Partner Docs -

- [Partner Agreement & Broker Checklist](#)
- [W9](#)
- [Direct Deposit Form](#)

2. **Mandatory**- Partner Training

Step 2

We are excited to share that we have implemented a new AI-powered underwriting tool designed to help us evaluate groups more efficiently and consistently. You will no longer need to do medical questionnaires which is a bonus!

As a result, we have updated our underwriting submission requirements and created a new **Group Underwriting Request Form**. Moving forward, this form will serve as the **first step** in our underwriting process and must be completed before a group can be submitted for review.

Please complete and submit the underwriting request form listed to the right and the newly updated census.

Required Documents:

- Most recent medical renewal
- Completed census of all full-time eligible enrolled (including dependents) and waived employees
- Group Underwriting Request form

Step 3

- [New census](#)
- [Group Underwriting request form](#)

Please complete these two forms and submit with the group's most recent renewal to info@peo4me.com to see if your group qualifies for our plan.

New Census Template

	A	B	C	D	E	F	G	H	I	J	K
1	FirstName	LastName	Gender	DOB	ZipCode	Relationship	CoverageType	GroupID	Hire Date	Email	
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Instructions

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New Underwriting Request Form

Group Underwriting Request

Please complete all required fields and include the required documents below.

Company Name:	
Company Address:	
Current Carrier Name:	
Company Contribution \$ Amount:	
Broker Partner Name:	
Broker Partner Phone Number:	

Client Status: ☐ Current Client ☐ Prospect

Required Documents Checklist

- ☐ Most recent medical renewal
- ☐ Completed census of all full-time eligible enrolled (including dependents) and waived employees

Important:

If any required information or documentation is missing, the group will not be considered for underwriting.

Submitted By: Date:

Required Documents for initial underwriting



MOST RECENT MEDICAL
RENEWAL



COMPLETED CENSUS

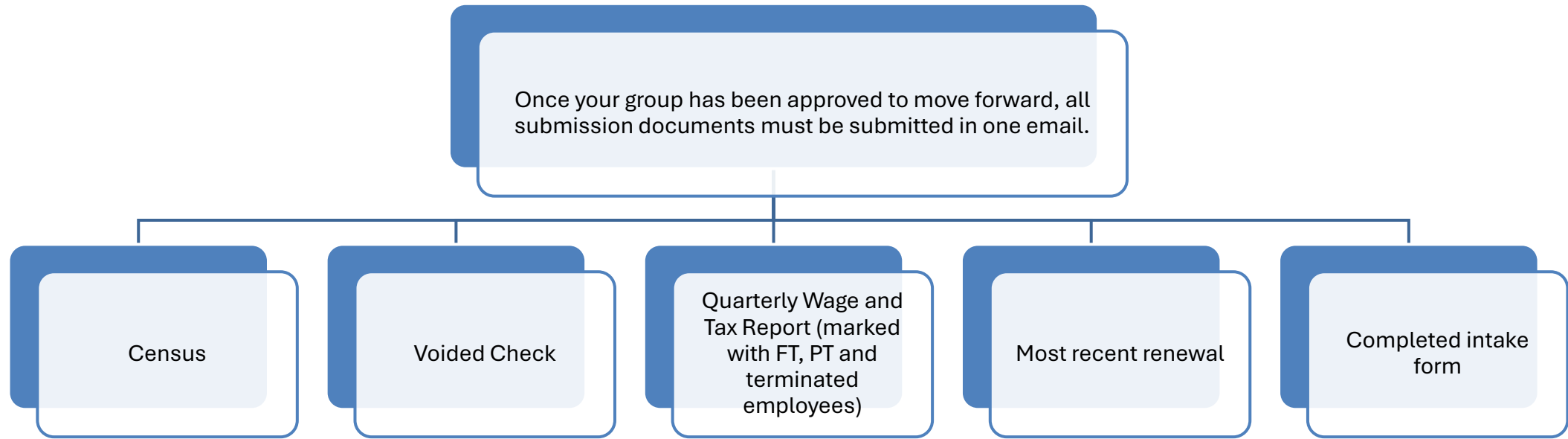


GROUP UNDERWRITING
REQUEST FORM



SUBMIT TO
INFO@PEO4ME.COM

If Approved



Submit to info@peo4me.com

Please be advised that underwriting approval is contingent upon meeting participation requirements and the accuracy of all submitted documentation. If discrepancies are found between the census and wage and tax forms, or if participation requirements are not satisfied, PEO4ME/UHES reserves the right to withdraw approval.

Eligibility Updates

Groups must be 5+ lives enrolled only



Participation must be 50% of entire population of full-time employees including valid waivers



Waivers must have proof of other insurance submitted



Effective January 1, 2027, companies with only two full-time employees must have at least two non-spouse employees enrolled in coverage to be eligible for participation in our plan. Groups consisting of one enrolled employee and one waived employee, as well as groups with only two enrolled employees who are spouses, will not be eligible for coverage. Current groups who have this enrollment will not be renewed.