

# UnitedHealthcare Required Tax Documentation

All businesses of two or more eligible employees must supply the following documentation:

1. Most recent Quarterly Wage & Tax Statement, or if not required to file Wage & Tax, we need one of the following:

If a "C" Corporation	Articles of Incorporation, Form 1120 (line 13 is wages) and Payroll
If an "S" Corporation	Articles of Incorporation, Form 1120S (line 8 is wages) and Payroll ( <b><i>Only the <u>shareholders</u> of an "S" Corporation may collect dividends as all or part of their wages.</i></b> ) Shareholders are not covered.
If a Partnership	Partnership Agreement, Form 1065 (line 9 is wages) and Payroll ( <b><i>Only the <u>partners</u> of a <u>Partnership</u> can take a draw from the company and still be considered an eligible employee.</i></b> )
If a Sole Proprietor	Business License, Form 1040/Schedule C (line 26 is wages) and Payroll ( <b><i>Only the <u>owner</u> of a <u>Sole Proprietor</u> can take a draw from the company and still be considered an eligible employee.</i></b> )
If a Church	Form 941 (line 2 is wages) and Payroll
If a Limited Liability	LLC agreement and depending on individual state laws, they may file as a C Corporation or a Partnership. See above for the appropriate documentation.

2. If the business has been in existence less than one year and not filed a Quarterly Wage & Tax, we will accept Corporation or Partnership papers and payroll.

*Note 1: Our above noted alternatives to the Quarterly Wage & Tax will not be available until the end of the calendar year.*

*Note 2: The wages on the payroll must equal at least minimum wage based on full time employment status.*

*Note 3: New business may file the first Quarterly Wage & Tax statements at the end of the first quarter of business. Therefore, proper documentation can be available after the first quarter.*

*Note 4: We will no longer accept letters on letterhead from employers or accountants as proof.*

**Underwriting reserves the right to request additional documentation when discrepancies arise.**