



## **Contract Employees Criteria**

**Contract Employees** – Definition - A contract worker is a full-time or part-time contract employee who is hired for a specific term or project.

Contract employees who work exclusively for the policyholder and who are treated the same as other employees who are not on a contract, may be eligible for all benefit coverage excluding disability coverage.

The following criteria apply:

- 1) Employment is of a permanent, long-term nature (24 months plus).
- 2) Employer must pay part of the premium.
- 3) Contract employee is a continual and integral part of the company's business.
- 4) Acceptable type of occupation.
- 5) Does not include private contractors/independent contractors who work on a job or piece work basis.