

UNDERWRITING REQUIREMENTS

Group Size:

- 2-50 Eligible Employees = Pooled Group only
- 51 or more Eligible Employees = Experience Rated
can be Fully Insured or Self-Funded

Participation:

- Minimum of 50% of total eligible employees must enroll

Or

- 75% of employees without dental coverage elsewhere

Contribution:

- Some employer contribution is recommended
- Section 125 Cafeteria Plans meet the definition of contributory, but the group must meet the minimum participation requirements to enroll

Rates:

- Pooled group rates are good for 12 months from initial enrollment
- Experience rates are obtained by submitting a request for proposal that should include:
 1. Name and location of group; nature of business; # of eligible employees; Union affiliation and contract date
 2. Complete census showing employee's age/date of birth, sex, type of coverage (e.g.: s/f/es/ec) and zip code if more than one location is involved
 3. Complete description of benefits requested
 4. Outline of current dental plan and name of carrier
 5. Current rates and recent claims history
 6. Number of years with current carrier
 7. Plan effective date