

Delta Dental Small Business Program

Underwriting Guidelines

Group Size

Delta Dental PPOSM and DeltaCare[®] USA
2-99 eligible employees

Eligible Industries

See Eligible Industries page for a complete list of eligible/ineligible industries.

Eligible Employees

Full-time, permanent employees. Contract employees (category 1099) are not eligible. Employer must submit documentation to verify employer/employee relationship. A group of two cannot be comprised of a dependent relationship (e.g., husband and wife).

Eligible Dependents

Spouse (or domestic partner, if offered by group) and dependent children up to age 26. Dependents in military service are not eligible.

Eligible Retirees

Retiree coverage is available with an active employee plan if there is no break in coverage and employee contribution is identical for both plans. Coverage must be available to all retirees.

Participation Requirements (unless covered elsewhere)

All plans — If employer contributes 100% of the cost, all eligible employees must enroll. If employer contributes 100% of the cost for dependents, all eligible dependents must be enrolled.

If employer contributes:

Delta Dental PPO

0-49% (Voluntary) — At least 25% of all eligible employees or five primary enrollees (two primary enrollees for groups with 2-4 employees), whichever is greater, must enroll.

50-99% (Employer-Paid) — At least 75% of eligible employees or five primary enrollees (two primary enrollees for groups with 2-4 employees), whichever is greater, must enroll. At least 50% of employees with dependents must enroll their dependents.

DeltaCare USA

0-99% — A minimum of two eligible employees must enroll.

Out-of-State Enrollees

Delta Dental PPO

Eligible employees residing out-of-state may receive care from any licensed dentist, regardless of location.

DeltaCare USA

Pennsylvania enrollees may receive services from their selected dentist in Pennsylvania, New York or New Jersey.

Employer Contribution (used to determine participation requirements)

Employee contribution must be paid through pre-tax payroll deductions.

Delta Dental PPO

Employer-Paid: Employer contributes at least 50% of the cost of the plan.

Voluntary: Employer contributes less than 50% of the cost of the plan (employee may contribute up to 100% toward the cost of the plan).

DeltaCare USA

Employer-Paid: Employer contributes at least 25% of the cost of the plan.

Voluntary: Employer may contribute up to 24% of the cost of the plan.

Underwriting Guidelines (continued)

Waiving Coverage

Employees who contribute toward the cost of the premium for themselves and/or their dependents and employees/dependents with coverage elsewhere can waive coverage.

Open Enrollment

Employees who contribute towards the cost of coverage for themselves and/or their dependents, using pretax dollars, may enroll, terminate, change dependent status or switch plans, if dual choice is offered.

Termination

Dental coverage will end on the last day of the month when the primary enrollee is no longer eligible. Dependent coverage ends when a dependent is no longer eligible, or when the primary enrollee's coverage ends.

Changing Benefits

Groups can only change benefits at the policy anniversary (renewal).

DeltaCare USA Dentist

Enrollees must select, and obtain treatment from, a primary care dentist listed on DeltaCare USA's participating dental offices in Pennsylvania, New York or New Jersey.

Dual Choice (if available)

Groups can offer PPO and DeltaCare USA plans to employees. The following will apply:

- This feature is not available in combination with another carrier.
- PPO plan must meet the Participation Requirement (as stated on the previous page).
- When enrolling less than 5 in PPO, use the 2-4 rates.
- Two eligible employees, at minimum, must enroll in the DeltaCare USA plan.
- Services under the DeltaCare USA plan must be provided in the contract state.
- Employees can only

Waiting Period

The below waiting periods may be waived if the group can provide proof of prior comprehensive group dental coverage with no break in coverage.

Delta Dental PPO Employer-Paid Plans

Groups with 2-24 primary enrollees: Subject to a six-month waiting period for major and orthodontic services, if covered.

Groups with 25-99: No waiting period

Delta Dental PPO Voluntary Plans

There is a 30 day waiting period for all oral surgery, endodontics and periodontics services.

There is a 12-month waiting period for all major services, if covered.

DeltaCare USA Plans

No waiting period