

# Underwriting guidelines

(continued)

## **Participation requirements (unless covered elsewhere)**

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

If employer contributes:

### **PPO**

0-49% (voluntary) — A minimum of five eligible employees must enroll (two for groups with 2-4 eligible employees). A minimum of 50 eligible employees must enroll for the \$2,000, \$2,500 or \$3,000 maximum and/or adult orthodontics.

50-99% — The greater of 75% or five must enroll (two for groups with 2-4 eligible employees).

100% — All eligible employees must enroll.

All — If enrolling less than five use the 2-4 rates.

### **DeltaCare USA**

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

### **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. Employees who do not contribute toward the cost of coverage (100% employer-paid plans) cannot waive coverage — even if they are covered elsewhere.

## **Open enrollment**

Employees who contribute toward the cost of coverage for themselves and/or their dependents, using pretax dollars, may enroll, terminate or change status for themselves and/or all dependents during open enrollment. If pretax dollars are not used, there is no open enrollment allowance, except to switch plans if dual choice is offered.

### **Binder check**

Either a paper binder check for the first month's premium or an Automated Clearing House (ACH) authorization is required.

### **Termination**

Dental coverage will end on the last day of the month when the primary enrollee is no longer eligible. Dependent coverage ends at the end of the month when the dependent turns age 26, 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 general dentist listed as a DeltaCare USA network general dentist in New York, Pennsylvania or New Jersey.