

Dental Underwriting Guidelines

Anthem Blue Cross

This list is meant to be informative and is not intended to be all-inclusive. Other policies and guidelines may apply.

General	Quoted dental rates are for new business only. Metallic dental PPO rates will be affected by the group's SIC.
Group Size	DHMO and DPPO products are available to groups with a minimum of 2 enrolled employees. Voluntary Dental is available to groups of 5-100 that have a minimum participation of 5 enrolled employees. Ortho plans are available for groups with at least 5 eligible & enrolled employees.
Contribution	There are no employer contribution requirements for these plans.
Participation	2-4 eligible - 65%; 5-100 eligible - 25% or 2 enrolled, whichever is greater. For voluntary dental, there is a minimum of 5 enrolled. Participation level is calculated based on [number of employees enrolled] divided by [the number of eligible employees less the qualified waived employees (those with coverage elsewhere)].
Dual Choice	A dual option is available with at least 5 eligible employees. A minimum of 2 employees must enroll in each option and the two dental plans offered must have at least 10% premium differential with a minimum of 20% enrolling in the higher cost plan. Dual option is also available for Voluntary dental plans. A minimum of 5 employees must enroll in each Voluntary plan (one Voluntary DHMO & one Voluntary DPPO) and the two dental plans offered must have at least 10% premium differential with a minimum of 20% enrolling in the higher cost plan..

Delta Classic 2-99

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Group Size	Groups of 2-99 enrolled employees for Delta Dental PPO (including PPO Plus Premier) and for DeltaCare USA DHMO. DeltaCare USA cases must be submitted by the 15th of the month prior to the effective date. NOTE: If the group's current dental program is with Delta Dental, they are ineligible for Delta Dental's Small Business Program 2-99 products.
Contribution	PPO employer paid requires 50% minimum employer contribution for employees with no contribution required for dependents. Voluntary PPO requires 0-49.9% employer contribution. DeltaCare has three Options. Option A -75% to 100% employer contribution for employees and dependents. Option B - 75% to 100% employer contribution for employees and 0% to 74.9% for dependents. Option C - 0% to 74.9% for employees and 0% for dependents. Core/Buy-up plans require at least 50% minimum employer contribution for employees for the core plan, with no contribution required for dependents. Dual Choice 2 is available as voluntary or employer paid, with employer contribution percentage tied to the employee rate. Dual Choice 3 and Dual Choice PPO/DCUSA is available as voluntary or employer paid – employer contribution percentage must be the same for both plans.
Participation	If employer contributes 100% then all eligible employees must enroll. PPO requires minimum of 75% of all eligible employees when contribution is 75%, or 50% of all eligible employees when contribution is 50%. Groups of 2-4 must have a minimum of 2 eligible enrolled; groups of 5-99 must have the greater of the participation percentage or 5 eligible enrolled. Voluntary PPO requires a minimum of 5 eligible employees to enroll; voluntary groups of 2-4 require 2 eligible employees to enroll. Core/Buy up and Dual Choice 2 & 3 require the greater of the minimum participation percentage or 5 eligible enrolled. Employees and dependents may waive if they have other group coverage, to enroll at a later date they must show proof of loss of coverage. Out of State employees can enroll in Delta Dental PPO (Groups with 2-99 eligible employees at least one employee located in CA who can sign the contract)). DeltaCare requires a minimum of 2 enrolled employees. PPO Plans with child ortho require a minimum of 5 enrollees. PPO plans with adult/child ortho require at least 25 enrolled for employer paid, or 50 enrolled for voluntary.
General	12 month rate guarantee. On the PPO Plus Premier plans, the out-of-network benefits apply to dentists in the Delta Dental Premier network. Employee class carve-outs may be allowed. This includes management/non-management, union/non-union & hourly/salaried. Employees not covered by the Delta PPO plans must enroll in the DeltaCare USA plans or be left uninsured. All other standard program requirements apply. For fee-for-service rating purposes, carve-outs will be classified as Level 2 and will be assigned a SIC code of 9999, regardless of what their true industry SIC is. The rates illustrated for Delta PPO products apply to new businesses only. SIC 0000 should be used for any In-force Delta group whose SIC required Level 2 rates when written but has since been moved to Level 1 for New Business. Seasonal employees are Ineligible. Groups with Voluntary coverage may waive the 12-month waiting period for initial enrollment with a copy of the group's most recent bill showing no break in coverage, and a copy of the group's prior carrier's EOC in a comprehensive Indemnity, PPO or DHMO plan. D&P Maximum Waiver is optional on employer paid Advantage and Deluxe plans.
Dual Choice	Dual Choice PPO/DCUSA is available to groups with 4+ enrolling, with a minimum of 2 enrolled on one plan and the balance on the other. Ortho on PPO is available when at least 5 are enrolled in PPO. When enrolling less than 5 in PPO, use the 2-4 rates. Core/Buy up is available only to employer paid groups of 5 or more. Dual Choice 2 & 3 plans have limits on the plan maximums available for voluntary plans based on the

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group size. D&P Maximum Waiver is optional for employer paid Dual Choice 2 & 3 plans.

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Test Group
Cole Seeger

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