

2025 Dental Underwriting Guidelines

Use this tool to compare underwriting rules across dental carriers. Click on a category in the [table of contents](#) to quickly navigate to the corresponding section of the document.



Contents

- Cannabis..... 2
- Carve-Out Rules..... 2
- Composite Fillings..... 3
- Dependent Children..... 3
- DE-9C..... 4
- Effective Date..... 4
- Eligibility..... 5
- Employer Contribution..... 6
- Group Size..... 6
- Implants..... 7
- Loads / Restrictions..... 7
- Missing Tooth..... 8
- Open Enrollment..... 8
- Orthodontics..... 9
- Out-of-Area/State (based on total eligibles).....10
- Out-of-Network Reimbursement.....11
- Owner Only Groups (all business structures).....11
- Participation.....12
- PEO.....13
- Product Options (dental).....14
- Product Options (other).....15
- Provider Directory.....15
- Rates.....16
- Start Ups.....17
- Waiting Period (major services).....18
- Waivers.....19
- Voluntary Dependent Children.....20
- Voluntary Employer Contributions.....20
- Voluntary Open Enrollment.....21
- Voluntary Orthodontics.....22
- Voluntary Participation.....23
- Voluntary Product Options.....24
- Voluntary Waiting Period (major services).....25

2025 Dental Underwriting Guidelines

Use this tool to compare underwriting rules across dental carriers. Click on a category in the [table of contents](#) to quickly navigate to the corresponding section of the document.



Cannabis

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none">Allowed but DE9C required	<ul style="list-style-type: none">Allowed	<ul style="list-style-type: none">Not Allowed
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none">Allowed	<ul style="list-style-type: none">Allowed	<ul style="list-style-type: none">Not Allowed
Guardian	Health Net	Humana
<ul style="list-style-type: none">Not Allowed	<ul style="list-style-type: none">Allowed	<ul style="list-style-type: none">Allowed
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none">Not Allowed	<ul style="list-style-type: none">Not Allowed	<ul style="list-style-type: none">Allowed

Carve-Out Rules

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none">Alongside Medical: Carve-outs are not allowedStandalone: Union/Non-Union carve-outs allowed	<ul style="list-style-type: none">Union/Non-Union carve-outs allowed; min 5 enrolled	<ul style="list-style-type: none">Not Allowed
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none">Dental is not available standalone; carve-out rules are applied at the Medical levelRefer to Medical Underwriting	<ul style="list-style-type: none">Union/Non-Union carve-outs allowed; min 2 enrolled	<ul style="list-style-type: none">Carve-outs and remaining employees are allowed to enroll as long as the products are in different pools.Total group population must be insured with Delta DentalLevel II rates despite industry
Guardian	Health Net	Humana
<ul style="list-style-type: none">Carve-out groups are allowed; must be defined by class	<ul style="list-style-type: none">Carve-out groups are not allowed	<ul style="list-style-type: none">Carve-out groups are allowed; must be defined by class
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none">Carve-out groups are allowed; must be defined by classEntire carve-out population must be offered coverage and 100% of eligibles must enroll	<ul style="list-style-type: none">Carve-out groups are allowed; must be defined by class	<ul style="list-style-type: none">Carve-outs not allowed

2025 Dental Underwriting Guidelines

Use this tool to compare underwriting rules across dental carriers. Click on a category in the [table of contents](#) to quickly navigate to the corresponding section of the document.



Composite Fillings

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none">Covered	<ul style="list-style-type: none">Covered	<ul style="list-style-type: none">Covered
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none">Smile Saver and Ameritas Plans: CoveredMetLife DHMO plans: Not covered	<ul style="list-style-type: none">Covered	<ul style="list-style-type: none">Covered
Guardian	Health Net	Humana
<ul style="list-style-type: none">Covered	<ul style="list-style-type: none">Covered	<ul style="list-style-type: none">Covered
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none">Covered	<ul style="list-style-type: none">Covered with a Rider	<ul style="list-style-type: none">Covered with a Rider

Dependent Children

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none">Considered late enrollee if not added before age 5	<ul style="list-style-type: none">May be added at any time during Open Enrollment	<ul style="list-style-type: none">May be added at open enrollmentMay come on due to qualifying event if not added at initial enrollment
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none">Considered late enrollee if not added before age 3	<ul style="list-style-type: none">Late entrant rules vary by carrier	<ul style="list-style-type: none">May be added at any time during Open Enrollment
Guardian	Health Net	Humana
<ul style="list-style-type: none">May be added at any time during Open Enrollment, if Section 125 in forceGroup will be re-rated if there is an average of more than 4 children per dependent unit (EE&CH or FAM)	<ul style="list-style-type: none">May be added at any time during Open Enrollment	<ul style="list-style-type: none">Considered Late Entrant if not added before 2yrs 31 days of age
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none">May only come on due to qualifying event if not added at initial enrollment (unless group has added Open Enrollment option)Considered late enrollee if not added within 30 days of birth	<ul style="list-style-type: none">Considered late enrollee if not added before age 3	<ul style="list-style-type: none">May be added at any time during Open Enrollment

2025 Dental Underwriting Guidelines

Use this tool to compare underwriting rules across dental carriers. Click on a category in the [table of contents](#) to quickly navigate to the corresponding section of the document.



DE-9C

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none">2-5 Enrolled: DE-9C required6-100 Enrolled w/o Prior Coverage: DE-9C required6-100 Enrolled w/ Prior Coverage: DE-9C not required	<ul style="list-style-type: none">DE-9C only required when enrolling with Medical	<ul style="list-style-type: none">DE-9C not required
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none">1-4 Enrolled: DE-9C required5+ Enrolled w/o Prior Coverage: DE-9C required5+ Enrolled w/ Prior Coverage: DE-9C not required	<ul style="list-style-type: none">DE-9C not required	<ul style="list-style-type: none">DE-9C not required with census enrollment
Guardian	Health Net	Humana
<ul style="list-style-type: none">DE-9C not required	<ul style="list-style-type: none">DE-9C required for non-voluntary ratesDE-9C not required for voluntary rates	<ul style="list-style-type: none">DE-9C not required
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none">DE-9C only required when more than 50% of group is related50+: Contact B&P2-10 Employees: No more than 75% can be of the same family	<ul style="list-style-type: none">DE-9C not required	<ul style="list-style-type: none">2 enrolled: DE-9C or renewal for any line of coverage3+ enrolled: Participation Certification form

Effective Date

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none">1st of month15th of month	<ul style="list-style-type: none">1st of month15th of month	<ul style="list-style-type: none">1st of month
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none">1st of month	<ul style="list-style-type: none">1st of month	<ul style="list-style-type: none">1st of month
Guardian	Health Net	Humana
<ul style="list-style-type: none">1st of month15th of month (PPO standalone)	<ul style="list-style-type: none">1st of month	<ul style="list-style-type: none">1st of the month
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none">1st of month15th of month (2-50 groups only)	<ul style="list-style-type: none">1st of month15th of month	<ul style="list-style-type: none">1st of month15th of month (PPO standalone)

2025 Dental Underwriting Guidelines

Use this tool to compare underwriting rules across dental carriers. Click on a category in the [table of contents](#) to quickly navigate to the corresponding section of the document.



Eligibility

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none"> Full-Time: 30+ hrs/wk Part-Time: 20+ hrs/wk Retirees: Not eligible 1099 Employees: Not eligible 	<ul style="list-style-type: none"> Full-Time: 30+ hrs/wk, add'l rules apply Part-Time: 20+ hrs/wk, add'l rules apply Retirees: Not eligible 1099 Employees: Not eligible 	<ul style="list-style-type: none"> Full-Time: 30+ hrs/wk Retirees: Not eligible 1099 Employees: Not eligible
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none"> Full-Time: 30+ hrs/wk Part-Time: 20+ hrs/wk Retirees: Not eligible 1099 Employees: Not eligible All employees must be covered by Workers' Compensation Under age 3 not required to enroll with Dental 	<ul style="list-style-type: none"> Full-Time: 30+ hrs/wk Retirees: Not eligible 1099 Employees: Not eligible 	<ul style="list-style-type: none"> Full-Time: 30+ hrs/wk 1099 Employees: Not eligible
Guardian	Health Net	Humana
<ul style="list-style-type: none"> Full-Time: 30+ hrs/wk Min 20 hrs/wk considered 1099 Employees: Not eligible No TX enrollees; contact B&P 	<ul style="list-style-type: none"> Full-Time: 30+ hrs/wk Part-Time: 20+ hrs/wk Retirees: Not eligible 1099 Employees: Not eligible All employees must be covered by Workers' Compensation 	<ul style="list-style-type: none"> Full-Time: 30+ hrs/wk Part-Time: 20+ hr/wk Retirees: Eligible 1099 employees: May include if there is at least 1 W2 employee (must work exclusively for group)
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none"> Full-Time: 30+ hrs/wk Part-time: 25+ hr/wk 1099 Employees: Not eligible Group must be in business at least 1 year 	<ul style="list-style-type: none"> Full-Time: 30+ hrs/wk Part-Time: 20+ hrs/wk Retirees: Max 10% 1099 Employees: Not eligible Under age 3: Not required to enroll 	<ul style="list-style-type: none"> Full-Time: 30+ hrs/wk (standalone); 20+ hrs/wk (with Medical) Retirees: Eligible 1099 Employees: not eligible All employees must be covered by Workers' Compensation

2025 Dental Underwriting Guidelines

Use this tool to compare underwriting rules across dental carriers. Click on a category in the [table of contents](#) to quickly navigate to the corresponding section of the document.



Employer Contribution

Aetna <ul style="list-style-type: none">Min 50% of employee premium or 25% of the total plan cost	Anthem Blue Cross <ul style="list-style-type: none">No employer contribution required	Beam <ul style="list-style-type: none">Min 50% of employee premium
CaliforniaChoice <ul style="list-style-type: none">Min 50% of lowest cost plan (3500 / 4000 / 5000, if offered)	ChoiceBuilder <ul style="list-style-type: none">Min 50% of lowest cost plan	Delta Dental <ul style="list-style-type: none">Employer contribution dictates participation, see Participation sectionPPO/Dual Choice/Core Buy-Up: 50%-100% of employee premiumDeltaCare USA: 0-100% of employee premium
Guardian <ul style="list-style-type: none">Min 20% of employee premium	Health Net <ul style="list-style-type: none">Min 50% of employee premium	Humana <ul style="list-style-type: none">No Minimum
MetLife <ul style="list-style-type: none">Min 50% of employee premium	Principal <ul style="list-style-type: none">Min 50% of employee premium	UnitedHealthcare <ul style="list-style-type: none">Contributory: Min 50% of employee premium

Group Size

Aetna <ul style="list-style-type: none">2-100	Anthem Blue Cross <ul style="list-style-type: none">2-100	Beam <ul style="list-style-type: none">2-100
CaliforniaChoice <ul style="list-style-type: none">1-100	ChoiceBuilder <ul style="list-style-type: none">2-500	Delta Dental <ul style="list-style-type: none">2-99
Guardian <ul style="list-style-type: none">2-99	Health Net <ul style="list-style-type: none">2-100	Humana <ul style="list-style-type: none">2-99
MetLife <ul style="list-style-type: none">2-49	Principal <ul style="list-style-type: none">2-99	UnitedHealthcare <ul style="list-style-type: none">2-100

2025 Dental Underwriting Guidelines

Use this tool to compare underwriting rules across dental carriers. Click on a category in the [table of contents](#) to quickly navigate to the corresponding section of the document.



Implants

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none">10-100: Covered on specific PPO plans	<ul style="list-style-type: none">Covered	<ul style="list-style-type: none">Covered
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none">Not Covered	<ul style="list-style-type: none">Covered	<ul style="list-style-type: none">Covered
Guardian	Health Net	Humana
<ul style="list-style-type: none">Covered	<ul style="list-style-type: none">DHMO: CoveredDPPO: Not Covered	<ul style="list-style-type: none">5+ enrolled covered with a Rider; Preventative + plan excluded
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none">Must be carrier at time of tooth loss	<ul style="list-style-type: none">Covered with a Rider	<ul style="list-style-type: none">Covered with a Rider

Loads / Restrictions

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none">Ineligible industries when dental is sold standalone	<ul style="list-style-type: none">Yes	<ul style="list-style-type: none">Ineligible industries; loads may apply based on industry
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none">No	<ul style="list-style-type: none">Yes – SIC can impact rates for Delta and Anthem	<ul style="list-style-type: none">Ineligible industriesLevel I and Level II rates depend on SIC
Guardian	Health Net	Humana
<ul style="list-style-type: none">Ineligible industries; loads may apply based on industry	<ul style="list-style-type: none">No	<ul style="list-style-type: none">Yes, built into ratesSic code 8021 ineligible
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none">Ineligible industries; loads may apply based on industry2-50 employees: Max 15% Cobra/CalCobra	<ul style="list-style-type: none">SIC can impact rates	<ul style="list-style-type: none">Ineligible industries; domestic household staff (8800-8899)

2025 Dental Underwriting Guidelines

Use this tool to compare underwriting rules across dental carriers. Click on a category in the [table of contents](#) to quickly navigate to the corresponding section of the document.



Missing Tooth

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none">Covered	<ul style="list-style-type: none">Covered	<ul style="list-style-type: none">Covered
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none">Covered	<ul style="list-style-type: none">Covered	<ul style="list-style-type: none">Covered
Guardian	Health Net	Humana
<ul style="list-style-type: none">Covered	<ul style="list-style-type: none">Covered	<ul style="list-style-type: none">Covered
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none">Covered	<ul style="list-style-type: none">Covered	<ul style="list-style-type: none">Covered

Open Enrollment

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none">2-9 Eligibles: No10-100 Eligibles: Yes	<ul style="list-style-type: none">Yes, same as Medical	<ul style="list-style-type: none">Yes
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none">Yes, same as Medical	<ul style="list-style-type: none">Yes	<ul style="list-style-type: none">Yes, if Section 125 in force
Guardian	Health Net	Humana
<ul style="list-style-type: none">Yes, if section 125 in force	<ul style="list-style-type: none">Yes, same as Medical	<ul style="list-style-type: none">Yes
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none">10+ Eligibles: Yes	<ul style="list-style-type: none">Annual enrollment; may waive coverage at initial enrollment and enroll at anniversary	<ul style="list-style-type: none">Yes, same as Medical

2025 Dental Underwriting Guidelines

Use this tool to compare underwriting rules across dental carriers. Click on a category in the [table of contents](#) to quickly navigate to the corresponding section of the document.



Orthodontics

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none"> 2-9 Eligible: available (must meet participation guidelines) 10+ Eligible: min 5 enrolled Coverage: Adult and Child available for all plans 12 month wait; waived with proof of prior coverage. No wait for DMO Basic and Plus or DMO in FOC Basic and Plus 	<ul style="list-style-type: none"> PPO: Min 5 enrolled; min 5 eligible Coverage: Adult and Child for DHMO and Platinum and Gold PPO; Child only (through age 18) for all additional PPOs No waiting period for ortho 	<ul style="list-style-type: none"> Min 2 enrolled; Adult and Child
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none"> Min 5+ enrolled Coverage: Child only for EPO, PPO 24 month wait Waiting period waived for 10+ eligibles with uninterrupted, comparable prior coverage; excludes new hires 	<ul style="list-style-type: none"> Min 5+ eligible (Ameritas) Min 5 enrolled; min 10+ eligible (MetLife and Delta) Min 10+ enrolled (Delta) Min 10+ eligible (Anthem) Coverage: Adult and Child (Anthem PPO and DeltaCare DHMO); Child only (Ameritas, Delta PPO, and MetLife) 12 month wait for Ameritas; waived with proof of prior coverage for groups with 5+ eligibles No wait for Delta and DeltaCare 	<ul style="list-style-type: none"> DeltaCare USA: Min 2 enrolled; Adult and Child PPO 5+ Enrolled: Adult and Child No waiting period for ortho
Guardian	Health Net	Humana
<ul style="list-style-type: none"> 5-24 Enrolled: 12 month wait; waived with proof of prior coverage 25+ Enrolled: No waiting period for ortho Coverage: Child all plans (Adult contact B&P) 	<ul style="list-style-type: none"> DPPO: 2+ enrolled with proof of immediately prior PPO or Indemnity ortho coverage; 10+ enrolled without prior coverage Min 2 enrolled Coverage: Adult and Child all plans No waiting period for ortho 	<ul style="list-style-type: none"> 2+ enrolled on Traditional Preferred & PPO plans Coverage: Child only and Adult and Child 2-9 Enrolled: 24 month wait for Ortho; waived with proof of prior coverage 10+ Enrolled: 12 month wait for Ortho; waived with proof of prior coverage
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none"> PPO: 2-9 enrolled \$1000 max; 2+ enrolled requires prior major coverage DHMO: 30% and min 5 enrolled; prior coverage not required Dual Option: 5+ (PPO) and 5+ (DHMO) enrolled; prior ortho required for PPO enrollment Coverage: Adult and Child all plans; Child only Options plans No waiting period for ortho 	<ul style="list-style-type: none"> 5+ enrolled: Child Only/Adult & Child (children covered up to age 19) 	<ul style="list-style-type: none"> 5+ Eligible: Min 3 enrolled DHMO: Min 2 enrolled Coverage: Adult and Child, varies by plan 12 month wait; waived with comparable prior coverage or choose plans without a wait

2025 Dental Underwriting Guidelines

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Out-of-Area/State (based on total eligibles)

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none"> Max 49% out-of-state Out-of-state will receive same plans as CA employees; based on state rules and network availability If out-of-state employees reside in a state that does not allow CA plans, employee must enroll in an available PPO or Indemnity plan 	<ul style="list-style-type: none"> Standalone: Max 49% out-of-state Alongside Anthem Medical: Majority of eligible must live in CA (if 50/50 CA/OOS split, please contact your B&P Sales Rep) Group must be headquartered in CA 	<ul style="list-style-type: none"> No Max Group must be situs in CA for CA rates and benefits
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none"> Max 49% out-of-state FDH Access 100 Dental plan not available to out-of-state employees (CC only) 	<ul style="list-style-type: none"> Max 49% out-of-state Out-of-state must enroll in an available PPO or Indemnity plan chosen by employer 	<ul style="list-style-type: none"> PPO: <ul style="list-style-type: none"> 2-99 Enrolled: Min 1 employees enrolled in CA Group must be situs in CA DHMO: <ul style="list-style-type: none"> DeltaCare USA: All enrollees must reside in CA
Guardian	Health Net	Humana
<ul style="list-style-type: none"> No max Must be headquartered in CA for CA rates and benefits No TX enrollees; contact B&P 	<ul style="list-style-type: none"> Max 49% out-of-state Out-of-state and out-of-area employees must enroll in a PPO plan 	<ul style="list-style-type: none"> No max Group must be situs in CA and have 1 enrolling CA employee for CA rates and benefits
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none"> 2-9 Employees: Max 25% out-of-state DHMO only available in TX, FL, CA 	<ul style="list-style-type: none"> Out-of-state employees will receive same PPO benefits CA employees receive 	<ul style="list-style-type: none"> PPO: No max. Majority will determine situs state for rates and benefits; determined by corporate headquarters if no majority state DHMO: Enrollees must live in CA and reside in service area

2025 Dental Underwriting Guidelines

Use this tool to compare underwriting rules across dental carriers. Click on a category in the [table of contents](#) to quickly navigate to the corresponding section of the document.



Out-of-Network Reimbursement

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none"> MAC, 80th & 90th UCR UCR established: Ingenix 	<ul style="list-style-type: none"> MAC and 90th UCR UCR established: Fair Health 	<ul style="list-style-type: none"> MAC, 90th, & 95th UCR
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none"> MAC & 80th UCR UCR established: Ingenix 	<ul style="list-style-type: none"> Varies by plan: MAC and 70th, 80th, 90th UCR 	<ul style="list-style-type: none"> UCR UCR established: Delta Dental
Guardian	Health Net	Humana
<ul style="list-style-type: none"> MAC, 50th, 70th, 75th, 80th, 85th, 90th, & 95th UCR UCR Established: Combination of Fair Health and Guardian 	<ul style="list-style-type: none"> MAC & UCR UCR established: Fair Health 	<ul style="list-style-type: none"> MAC & 90th UCR Established: Fair Health
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none"> MAC, 51st, 80th, 90th, & 99th UCR UCR established: MetLife data 	<ul style="list-style-type: none"> MAC, 50th, 60th, 70th, 75th, 80th, 85th, 90th, 95th, 99th UCR UCR established: Ingenix 	<ul style="list-style-type: none"> MAC, 70th, 80th, 90th, 99th UCR UCR established: Ingenix

Owner Only Groups (all business structures)

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none"> Not allowed unless there is at least 1 NON-SPOUSE / NON-OWNER W2 employee enrolling in Dental Corporations allowed if all owners / officers are on DE-9C 	<ul style="list-style-type: none"> Allowed if Corp or LLC 	<ul style="list-style-type: none"> Allowed; 2 unrelated lives
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none"> Standalone: not allowed Alongside Medical: Not allowed unless there is at least 1 NON-SPOUSE / NON-OWNER W2 employee enrolling in Dental 	<ul style="list-style-type: none"> All 2+ enrolled groups are eligible Must enroll separately 	<ul style="list-style-type: none"> Owner only groups permitted unless they consist only of spouses
Guardian	Health Net	Humana
<ul style="list-style-type: none"> All 2+ enrolled groups are eligible Must enroll separately 	<ul style="list-style-type: none"> Not allowed unless there is at least 1 NON-SPOUSE / NON-OWNER W2 eligible employee 	<ul style="list-style-type: none"> All 2+ enrolled groups are eligible Must enroll separately
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none"> All 2+ enrolled groups are eligible Must enroll separately 	<ul style="list-style-type: none"> Allowed: Min 2 enrollees 	<ul style="list-style-type: none"> Not allowed unless there is at least 1 NON-SPOUSE / NON-OWNER W2 enrolled employee

2025 Dental Underwriting Guidelines

Use this tool to compare underwriting rules across dental carriers. Click on a category in the [table of contents](#) to quickly navigate to the corresponding section of the document.



Participation

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none"> 2-3 Eligible: 100% (excluding waivers), min 2 enrolled 4-50 Eligible: 75% and min 50% of total eligible (minus valid waivers) 51-100 Employees: 30% eligibles (minus valid waivers) When employer pays 100%, then 100% participation required 	<ul style="list-style-type: none"> 2-100 Eligible: 25% or min 2 enrolled, whichever is greater (minus valid waivers) 	<ul style="list-style-type: none"> 2 Eligible: 100% no waivers allowed 3-9 Eligibles: Min 3 enrolled 10-49 eligibles: Min 5 enrolled 50-100 eligibles: Min 10 enrolled
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none"> 1-2 Enrolled: 100% (minus valid waivers) 3-100 Enrolled : 70% (minus valid waivers) 	<ul style="list-style-type: none"> 2-199 Employees: 70% eligibles and min 2 enrolled (minus valid waivers) 	<ul style="list-style-type: none"> PPO <ul style="list-style-type: none"> Use min 2 if group is 2-4 eligibles, otherwise: 50-74% employer cont: 50% or 5 enrolled, whichever is greater 75-99% employer cont: 75% or 5 enrolled, whichever is greater When employer pays 100%, then 100% participation required DeltaCare USA <ul style="list-style-type: none"> 0-99%: Min 2 enrolled 100%: All eligible employees must enroll
Guardian	Health Net	Humana
<ul style="list-style-type: none"> 2-3 Eligibles: 100% (no waivers allowed) 4+ Eligibles: 75% (minus valid waivers) When employer pays 100% then 100% participation is required 	<ul style="list-style-type: none"> 2-100 Employees Single plan: 50% min 2 enrolled (DHMO); 50% (DPPO); when employer pays 100% then 100% participation is required (minus valid waivers) 2-100 Employees Dual Option: 50% (minus valid waivers), min 10 enrolled 	<ul style="list-style-type: none"> Standalone: Minimum 50% (minus valid waivers) Alongside another line of coverage: Minimum 2 enrolled Dual Option: 10+ enrolled; 50% participation
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none"> PPO <ul style="list-style-type: none"> 2-4 Eligibles: 100% (no waivers allowed) 5-9: Min 5 enrolled 10-99: Min 10 enrolled or 25% When employer pays 100% then 100% participation is required DHMO <ul style="list-style-type: none"> 5+ Eligibles: 30%; min 5 enrolled (minus valid waivers) 	<ul style="list-style-type: none"> 50% or 2 enrolled, whichever is greater (minus valid waivers) 	<ul style="list-style-type: none"> 2-100 Employees (Contributory): 75% (minus valid waivers); not to fall below 50% of total eligible employees When employer pays 100% then 100% participation is required (less valid waivers)

2025 Dental Underwriting Guidelines

Use this tool to compare underwriting rules across dental carriers. Click on a category in the [table of contents](#) to quickly navigate to the corresponding section of the document.



PEO

Aetna <ul style="list-style-type: none">Allowed: Group must exit the PEO	Anthem Blue Cross <ul style="list-style-type: none">Allowed: Group must exit the PEO	Beam <ul style="list-style-type: none">Allowed: U/W approval required
CaliforniaChoice <ul style="list-style-type: none">Allowed: Group may remain in the PEO for payroll purposes	ChoiceBuilder <ul style="list-style-type: none">Allowed: Group may remain in the PEO for payroll purposes	Delta Dental <ul style="list-style-type: none">Allowed: U/W approval required
Guardian <ul style="list-style-type: none">Allowed: Group must exit the PEO	Health Net <ul style="list-style-type: none">Allowed	Humana <ul style="list-style-type: none">Allowed: Group must exit the PEO
MetLife <ul style="list-style-type: none">Allowed: Group must exit the PEO	Principal <ul style="list-style-type: none">Allowed: Group must exit the PEO	UnitedHealthcare <ul style="list-style-type: none">Allowed: Group may remain in the PEO for payroll purposes

2025 Dental Underwriting Guidelines

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Product Options (dental)

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none"> Single plan, Dual Option (DMO/PPO) Freedom-of-Choice cannot be packaged with other options; must be the only plan sold 2 Eligibles: With Medical 3-50 Eligibles: Standalone; SIC restrictions may apply 	<ul style="list-style-type: none"> 2-100 Eligibles: Dual Option, and single plans Dual Option and single plans may be sold standalone or with Medical Dual Option allowed 5+ eligibles; min 2 in each plan; plans must have min 10% premium differential 	<ul style="list-style-type: none"> 2-100: PPO only 10-100: Dual option PPO, min 5 enrolled in each plan
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none"> 1-100 Enrolled: Available only with Medical FDH 100 Access not available if employer offers any other dental plan (CC only) 	<ul style="list-style-type: none"> 2-199 Employees: Dual Option (1 plan must be DeltaCare DHMO) 	<ul style="list-style-type: none"> 2-4 Enrolled in PPO <ul style="list-style-type: none"> Use 2-4 rates and plans Single plan: min 2 enrolled Dual Choice 1: min 2 enrolled in each plan Deluxe 100 plan not available 5-99 Enrolled in PPO <ul style="list-style-type: none"> Single plan: use 5-99 rates and plans Dual Choice 1-3 & Core/Buy-Up: min 2 enrolled in each plan (use 2-4 rates if fewer than 5 enrolled in a plan) Min 5 enrolled for Child and Child and Adult Ortho
Guardian	Health Net	Humana
<ul style="list-style-type: none"> 2+ Enrolled: PPO (DHMO contact B&P) Dual Option (DHMO/PPO): Not available in bpQuote; contact B&P 	<ul style="list-style-type: none"> 2+ Enrolled: DPPO or DHMO min 2 enrolled Dual Option: Min 2 enrolled in each plan DPPO/DHMO min 4 eligibles and 50% participation across both plans DPPO/DPPO or DHMO/DHMO min 4 eligibles and 50% participation across both plans 	<ul style="list-style-type: none"> 2-99 Single plan (Min 2 enrolled) 10-24 enrolled: 2 plans 25+ enrolled: 3 plans DHMO may only be paired with Traditional Preferred or PPO plans
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none"> 2+ Enrolled: PPO; \$1750 CYM requires min 10 enrolled 5+ Enrolled: DHMO Dual Option: Min 5 enrolled in each plan PPO/DHMO <ul style="list-style-type: none"> 10-24 Eligibles: Min 5 enrolled on each plan 25-49 Eligibles: Min 10 (PPO) and 5 (DHMO) enrolled 	<ul style="list-style-type: none"> 2-99 Point of Service Plan: EPO and PPO benefits based on provider utilized and PPO Dual Option PPO: Min 10 eligible, min 2 in each plan; plans must have min 20% premium differential 	<ul style="list-style-type: none"> 2-4 Eligibles: Single plan (min 2 enrolled) 2-9 Eligibles: Silver and Bronze plans only (min 2 enrolled) 5+ Eligibles: Single plan (min 3 enrolled); DHMO/PPO (min 3 enrolled with no ortho) 10+ Eligibles: PPO/PPO (min 10 enrolled)

2025 Dental Underwriting Guidelines

Use this tool to compare underwriting rules across dental carriers. Click on a category in the [table of contents](#) to quickly navigate to the corresponding section of the document.



Product Options (other)

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none">• Medical (1+ enrolled; standalone)• Vision (2+ enrolled; standalone)	<ul style="list-style-type: none">• Medical (1+ enrolled; standalone)• Disability (2+ eligibles; standalone)• Life (2+ enrolled; standalone)• Vision (2+ eligibles; standalone)	<ul style="list-style-type: none">• Vision• Life• LTD (2+ enrolled)
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none">• Medical (1+ enrolled; standalone)• Life (with Medical)• Vision (with Medical)	<ul style="list-style-type: none">• Life (2+ enrolled; match Dental)• Vision (2+ enrolled with Dental)• Chiro/Acupuncture (2+ enrolled; match Dental)	<ul style="list-style-type: none">• Vision (2+ enrolled with Dental)• Life• LTD
Guardian	Health Net	Humana
<ul style="list-style-type: none">• Critical Illness, Life, LTD, STD, Vision• Contact B&P to obtain a proposal for these products	<ul style="list-style-type: none">• Medical (1+ enrolled standalone)• Life (10+ enrolled standalone)• Vision (2+ enrolled standalone)	<ul style="list-style-type: none">• Life (2+ enrolled)• Vision (2-4 enrolled with Dental; 5+ enrolled standalone)
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none">• Life (2-4 enrolled with Dental)• Life, LTD, STD (5+ enrolled standalone)• Vision (2-4 enrolled with Dental; 5+ with Dental, Life or Disability)	<ul style="list-style-type: none">• Vision, Life, STD, LTD (2+ enrolled with Dental; 5+ enrolled standalone)• Accident, Critical Illness (greater of 5 enrolled or 10%)	<ul style="list-style-type: none">• Medical (1+ enrolled standalone)• Life (2-5 enrolled with Medical; 6+ enrolled standalone)• Vision (2+ enrolled standalone)

Provider Directory

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none">• DocFind	<ul style="list-style-type: none">• Find Care	<ul style="list-style-type: none">• Find a Dentist
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none">• Provider Search	<ul style="list-style-type: none">• Provider Search	<ul style="list-style-type: none">• Find a Dentist
Guardian	Health Net	Humana
<ul style="list-style-type: none">• Find a Dentist	<ul style="list-style-type: none">• Find a Provider	<ul style="list-style-type: none">• Find a Doctor
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none">• Find a Dentist	<ul style="list-style-type: none">• Find a Dentist	<ul style="list-style-type: none">• Find a Dentist

2025 Dental Underwriting Guidelines

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Rates

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none">• 2-50: Based on employer zip code• 51-100: Based on employee zip code• 12 month rate guarantee	<ul style="list-style-type: none">• Based on employer zip, group size, and SIC code• SIC code does not apply to Dental Net DHMO• 24 month rate guarantee	<ul style="list-style-type: none">• Based on employer zip, employee zip, eligibles, and SIC code• 12 month rate guarantee• 24 month rate guarantee available with rate load
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none">• Based on employer zip code• 12 month rate guarantee	<ul style="list-style-type: none">• Delta HMO: based on employer zip code• PPO: Based on employer zip code, group size and SIC code• 12 month rate guarantee	<ul style="list-style-type: none">• Based on employer zip code and SIC• 24 month rate guarantee
Guardian	Health Net	Humana
<ul style="list-style-type: none">• Based on employee zip code and enrolled• Min \$1000/yr premium• 12 month rate guarantee• 24 month rate guarantee available with rate load	<ul style="list-style-type: none">• Based on employer zip code and enrolled• 12 month rate guarantee	<ul style="list-style-type: none">• Based on employer zip code, number enrolled, and SIC code• 12 month rate guarantee• 24 month rate guarantee available with rate load
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none">• Based on employer zip code and enrolled• 12 month rate guarantee• 24 month rate guarantee available with rate load	<ul style="list-style-type: none">• Based on employer zip code, group size, and SIC code• 12 month rate guarantee• 24 month rate guarantee available with rate load	<ul style="list-style-type: none">• Based on employer zip code, eligibles and SIC• 12 month rate guarantee

2025 Dental Underwriting Guidelines

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Start Ups

Aetna <ul style="list-style-type: none">Allowed for groups in operation for less than 3 months & provide 2 weeks of payroll	Anthem Blue Cross <ul style="list-style-type: none">Filed and stamped CA legal documents required	Beam <ul style="list-style-type: none">Startups allowed
CaliforniaChoice <ul style="list-style-type: none">1-4 enrolled: 4 weeks of payroll5+ enrolled: 1 week of payroll prior to the requested effective date	ChoiceBuilder <ul style="list-style-type: none">2 enrolled: 2 months in business prior to the requested effective date3+ enrolled: 1 day in business prior to the requested effective date	Delta Dental <ul style="list-style-type: none">2 weeks of payroll, ORER letter listing EEs, job titles & dates of hire
Guardian <ul style="list-style-type: none">Startups allowed	Health Net <ul style="list-style-type: none">Startups allowed; min 2 weeks of payroll	Humana <ul style="list-style-type: none">Startups allowed
MetLife <ul style="list-style-type: none">Must be in business for 1 year	Principal <ul style="list-style-type: none">Must be in business for 1 year	UnitedHealthcare <ul style="list-style-type: none">2 weeks of payroll and filed and stamped legal docs

2025 Dental Underwriting Guidelines

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Waiting Period (major services)

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none">• 2-9 Eligibles: 12 month waiting period (excludes DMO Basic and Plus, DMO in FOC Basic and Plus)• 2-9 Eligibles: Waiting period waived with proof of prior employer coverage, including new hires• 10-100 Eligibles: No waiting period	<ul style="list-style-type: none">• No waiting period for major services	<ul style="list-style-type: none">• No waiting period for major services• No waiting period for new hires
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none">• 12 month waiting period (EPO, PPO)• Waiting period waived for 10+ eligibles with uninterrupted, comparable prior coverage; excludes new hires	<ul style="list-style-type: none">• None	<ul style="list-style-type: none">• No waiting period for major services• No waiting period for new hires
Guardian	Health Net	Humana
<ul style="list-style-type: none">• 2-9 Enrolled: 12 month wait (perio and major); waived with proof of prior coverage• 5-9 Enrolled: With prior coverage, group may waive wait to new hires with 3% load; Without prior coverage may waive wait for all with 15% load• 10+ Enrolled: No waiting period	<ul style="list-style-type: none">• No waiting period for major services• No waiting period for new hires	<ul style="list-style-type: none">• 2-4 Enrolled: 12 month wait (perio and major); waived with proof of prior coverage• Waiting periods are for initial & open enrollment. Waiting periods vary for Late applicants
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none">• 2-50 Employees: No waiting period for major services or new hires	<ul style="list-style-type: none">• No waiting period for major services• No waiting period for new hires	<ul style="list-style-type: none">• Options available with and without waiting periods for major care and ortho services• Waiting period waived for entire group choosing a "wait" plan with proof of prior 12 month coverage showing "major" benefits

2025 Dental Underwriting Guidelines

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Waivers

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none">Valid:<ul style="list-style-type: none">Group spousal coverageOther group coverageCOBRAMedicare / Medi-CalMilitaryIndividual	<ul style="list-style-type: none">Valid:<ul style="list-style-type: none">Group spousal coverageOther group coverageCOBRAMedicare / Medi-CalMilitaryIndividual	<ul style="list-style-type: none">Valid:<ul style="list-style-type: none">Group spousal coverageOther group coverageCOBRAMedicare / Medi-CalMilitaryIndividual
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none">Valid:<ul style="list-style-type: none">Group spousal coverageOther group coverageCOBRAMedicare / Medi-CalMilitaryNon-Valid:<ul style="list-style-type: none">Individual	<ul style="list-style-type: none">Valid:<ul style="list-style-type: none">Group spousal coverageOther group coverageCOBRAMedicare / Medi-CalMilitaryIndividual	<ul style="list-style-type: none">Valid:<ul style="list-style-type: none">Group spousal coverageOther group coverageCOBRAMedicare / Medi-CalMilitaryIndividual
Guardian	Health Net	Humana
<ul style="list-style-type: none">Valid:<ul style="list-style-type: none">Group spousal coverageOther group coverageCOBRAMedicare / Medi-CalMilitaryNon-Valid:<ul style="list-style-type: none">Individual	<ul style="list-style-type: none">Valid:<ul style="list-style-type: none">Group spousal coverageOther group coverageCOBRAMedicare / Medi-CalMilitaryIndividual	<ul style="list-style-type: none">Valid:<ul style="list-style-type: none">Group spousal coverageOther group coverageCOBRAMedicare / Medi-CalMilitaryIndividual
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none">Valid:<ul style="list-style-type: none">Group spousal coverageMilitaryNon-Valid:<ul style="list-style-type: none">Other group coverageCOBRAMedicare / Medi-CalIndividual	<ul style="list-style-type: none">Valid:<ul style="list-style-type: none">Group spousal coverageOther group coverageCOBRAMedicare / Medi-CalMilitaryNon-Valid:<ul style="list-style-type: none">Individual	<ul style="list-style-type: none">Valid:<ul style="list-style-type: none">Group spousal coverageOther group coverageCOBRAMedicare / Medi-CalMilitaryIndividual

2025 Dental Underwriting Guidelines

Use this tool to compare underwriting rules across dental carriers. Click on a category in the [table of contents](#) to quickly navigate to the corresponding section of the document.



Voluntary Dependent Children

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none">• Considered late entrant if not added prior to age 5 at Open Enrollment• Late Entrants: Not allowed	<ul style="list-style-type: none">• Must be added at Open Enrollment• Late Entrants: Allowed during open enrollment	<ul style="list-style-type: none">• May be added to any time during Open Enrollment• May come on due to qualifying event if not added at initial enrollment
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none">• Considered late entrant if not added prior to age 3 at Open Enrollment• Late Entrants: Not allowed	<ul style="list-style-type: none">• Late entrant rules vary by carrier• Late Entrants: Allowed during open enrollment; waiting periods may apply	<ul style="list-style-type: none">• May be added to any time during Open Enrollment• Considered late entrant if not added prior to age 4 at Open Enrollment• Late Entrants: 12 month wait if enrollee initially chose to waive Vol coverage
Guardian	Health Net	Humana
<ul style="list-style-type: none">• Rules have the potential to vary from group to group. Please contact a member of your B&P Sales Team	<ul style="list-style-type: none">• Must be added at Open Enrollment• Late Entrants: Allowed during open enrollment	<ul style="list-style-type: none">• Must be added before 2yrs and 31 days of age• Late Entrant: if not added before 2yrs and 31 days of age
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none">• May only come on due to qualifying event if not added at initial enrollment (unless group has added OE option)• Considered late enrollee if not added within 30 days of birth• Late Entrants: 10+: May be added at any time during Open Enrollment	<ul style="list-style-type: none">• Must be added at Annual Enrollment• Late Entrants: Considered late entrant with penalty applied if not signed within 31 days of eligibility	<ul style="list-style-type: none">• Must be added at Open Enrollment• Late Entrants: May be added at any time during Open Enrollment

Voluntary Employer Contributions

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none">• 3-50: 0-24% for total cost OR 0-49% for employee cost permitted• 51-100: 0%; Employer contribution is not permitted	<ul style="list-style-type: none">• No contribution required	<ul style="list-style-type: none">• 0-49% contribution permitted
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none">• 0%; Employer contribution is not permitted	<ul style="list-style-type: none">• 0-49% contribution permitted	<ul style="list-style-type: none">• 0-49% contribution permitted
Guardian	Health Net	Humana
<ul style="list-style-type: none">• Rules have the potential to vary from group to group. Please contact a member of your B&P Sales Team	<ul style="list-style-type: none">• 0-49% contribution permitted	<ul style="list-style-type: none">• 0-49% contribution permitted
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none">• 0-49% contribution permitted	<ul style="list-style-type: none">• 0-49% contribution permitted	<ul style="list-style-type: none">• 0-49% contribution permitted

2025 Dental Underwriting Guidelines

Use this tool to compare underwriting rules across dental carriers. Click on a category in the [table of contents](#) to quickly navigate to the corresponding section of the document.



Voluntary Open Enrollment

Aetna <ul style="list-style-type: none">No	Anthem Blue Cross <ul style="list-style-type: none">Yes	Beam <ul style="list-style-type: none">Yes
CaliforniaChoice <ul style="list-style-type: none">Yes	ChoiceBuilder <ul style="list-style-type: none">Yes	Delta Dental <ul style="list-style-type: none">Yes
Guardian <ul style="list-style-type: none">Rules have the potential to vary from group to group. Please contact a member of your B&P Sales Team	Health Net <ul style="list-style-type: none">Yes	Humana <ul style="list-style-type: none">Yes
MetLife <ul style="list-style-type: none">Yes: 10+ eligibles	Principal <ul style="list-style-type: none">Annual Enrollment: May waive coverage at initial enrollment and enroll at anniversary	UnitedHealthcare <ul style="list-style-type: none">Yes

2025 Dental Underwriting Guidelines

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Voluntary Orthodontics

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none"> 10+ eligibles required Coverage: Adult and Child (most plans); Child only (OOS) 24 month wait for ortho 	<ul style="list-style-type: none"> Coverage: Adult and Child for Dental Net and Gold 90% PPO; Child only (through age 18) for all additional PPOs 12 month wait for ortho 	<ul style="list-style-type: none"> Min 2 enrolled Coverage: Adult and Child
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none"> Min 2 enrolled 24 month waiting period Coverage: Adult and Child 	<ul style="list-style-type: none"> Min 5+ eligible (Ameritas) Min 10+ eligible (Anthem, MetLife and Delta): Min 5 enrolled (MetLife and Delta) Coverage: Adult and Child for DHMO; Child only for PPO 12 month wait for Ameritas; waived with proof of prior coverage for groups with 5+ eligibles 	<ul style="list-style-type: none"> 5+ enrolled required for DeltaCare USA ortho 5+ enrolled required for PPO ortho Coverage: Adult and Child (DHMO); Child only with 5+ enrolled, Adult and Child with 50+ enrolled (PPO) 12 month wait for ortho; waived with comparable prior coverage
Guardian	Health Net	Humana
<ul style="list-style-type: none"> Rules have the potential to vary from group to group. Please contact a member of your B&P Sales Team 	<ul style="list-style-type: none"> PPO: 2-4 enrolled with proof of prior PPO ortho coverage; 5+ enrolled with or without prior coverage DHMO: 2+ enrolled Coverage: Adult and Child all plans No waiting period for ortho 	<ul style="list-style-type: none"> 2+ enrolled on Traditional Preferred & PPO plans Coverage: Child only and Adult and Child 2-9 Enrolled: 24 month wait for Ortho; waived with proof of prior coverage 10+ Enrolled: 12 month wait for Ortho; waived with proof of prior coverage
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none"> PPO: 5-9 enrolled with prior ortho coverage; 10+ enrolled requires prior major coverage DHMO: 5+ enrolled; prior coverage not required Dual Option: 10+ (PPO) and 5+ (DHMO) enrolled; min 25 enrolled required for PPO ortho enrollment Coverage: Adult and Child all plans; Child only Option plans 2-49 Employees: No waiting period for ortho 	<ul style="list-style-type: none"> 2+ Enrolled: Child ortho (up to age 19) 25+ Enrolled: Adult ortho (employees 19+ and dependents ages 19-26) 	<ul style="list-style-type: none"> 10+ eligibles required with min 8 enrolled Coverage: Child only ortho (PPO and Indemnity voluntary plans) 12 month waiting period; waived with comparable prior coverage or choose no-wait plans

2025 Dental Underwriting Guidelines

Use this tool to compare underwriting rules across dental carriers. Click on a category in the [table of contents](#) to quickly navigate to the corresponding section of the document.



Voluntary Participation

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none">3-100 with Medical: Min 30% or 3 enrolled, whichever is greater	<ul style="list-style-type: none">PPO: 5+ eligible, min 2 enrolledDual Option (DHMO/PPO): Min 5 enrolled on each plan	<ul style="list-style-type: none">Single option: 2+ enrolledDual Option: 10+ enrolled and at least 5 in each plan
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none">Min 1 enrolled	<ul style="list-style-type: none">5+ Eligibles (Anthem): Min 2 enrolled10+ Eligibles (All other carriers): Min 5 enrolled	<ul style="list-style-type: none">2-4 Employees: Min 2 enrolled5+ Employees: Min 5 enrolled
Guardian	Health Net	Humana
<ul style="list-style-type: none">Rules have the potential to vary from group to group. Please contact a member of your B&P Sales Team	<ul style="list-style-type: none">DHMO: 2+ enrolledPPO: 2+ enrolled	<ul style="list-style-type: none">Standalone: Minimum 50%Alongside another line of coverage: Minimum 2 enrolledDual Option: 10+ enrolled; 50% participation
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none">DHMO: 5+ enrolled with min 30% of total eligiblesPPO: 5+ enrolled and 50% of total eligible; 2000 CYM requires min 10 enrolledDual Option: Min 3 in each planPPO/DHMO 25-49 eligibles: Min 10 (PPO) and 5 (DHMO) enrolled	<ul style="list-style-type: none">20% or 5 enrolled employees, whichever is greater	<ul style="list-style-type: none">Single plan: 2+ enrolledDual Option: 5+ eligibles; min 3 enrolled and at least 1 in each plan

2025 Dental Underwriting Guidelines

Use this tool to compare underwriting rules across dental carriers. Click on a category in the [table of contents](#) to quickly navigate to the corresponding section of the document.



Voluntary Product Options

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none"> Available standalone (SIC restrictions) Dual Option not allowed 3-9 plans: DMO Access, DMO Plus, FOC PPO 1000 and 1500 10-50 plans: FOC Active, Active PPO Low, Active PPO, Active PPO Plus, PPO Max 1000 and 1500, and PPO 1500 and 2000 	<ul style="list-style-type: none"> Plans: Vol Dental PPO, Vol Dental Net 5+ eligible: Min 2 enrolled; Dual Option allowed with min 2 enrolled in each plan 	<ul style="list-style-type: none"> Available standalone Plans: Offerings are the same as contributory but with different rates
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none"> Must be sold with Medical Employee does not need to elect Medical to enroll in Voluntary Dental Voluntary plan: Smile Saver 3000; must contact Smile Saver prior to using benefits 	<ul style="list-style-type: none"> 10-199 Employees: Single plan 10-199 Employees: Dual option (1 plan must be DeltaCare DHMO) 	<ul style="list-style-type: none"> Standalone: DHMO, PPO Dual Choice 1, 2, 3: min 2 required to enroll in each plan
Guardian	Health Net	Humana
<ul style="list-style-type: none"> Rules have the potential to vary from group to group. Please contact a member of your B&P Sales Team 	<ul style="list-style-type: none"> Available standalone Plans: Offerings are the same as contributory but with different rates 	<ul style="list-style-type: none"> 2-99 Single plan (Min 2 enrolled) 10-24 enrolled: 2 plans; plans must have different coinsurance levels 25+ enrolled: 3 plans; plans must have different coinsurance levels DHMO may only be paired with Traditional Preferred or PPO plans
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none"> Available standalone 2-49 Employees: Plan offerings are the same as contributory but with different rates 	<ul style="list-style-type: none"> Available standalone Plans: Offerings are the same as contributory but with different rates 	<ul style="list-style-type: none"> Available standalone Dual Option Plans: PPO \$1000, PPO \$1500 and DHMO plans 10+ Enrolled: PPO \$2000 calendar year max available

2025 Dental Underwriting Guidelines

Use this tool to compare underwriting rules across dental carriers. Click on a category in the [table of contents](#) to quickly navigate to the corresponding section of the document.



Voluntary Waiting Period (major services)

Aetna	Anthem Blue Cross	Beam
<ul style="list-style-type: none">• PPO: 12 month wait• Waiting period waived with proof of prior group coverage• Waiting period applies to new hires	<ul style="list-style-type: none">• 12 month wait; waived with proof of comparable coverage	<ul style="list-style-type: none">• No waiting period for major services
CaliforniaChoice	ChoiceBuilder	Delta Dental
<ul style="list-style-type: none">• No waiting period if enrolled at Open Enrollment	<ul style="list-style-type: none">• MetLife (Silver): No waiting period• Ameritas: No waiting period• Anthem PPO (Silver): 12 month wait• Delta DHMO: No waiting period	<ul style="list-style-type: none">• 12 month wait; waived with proof of prior qualified coverage for enrollees submitted with group enrollment (n/a to new hires)
Guardian	Health Net	Humana
<ul style="list-style-type: none">• Rules have the potential to vary from group to group. Please contact a member of your B&P Sales Team	<ul style="list-style-type: none">• No waiting period for major services• No waiting periods for new hires	<ul style="list-style-type: none">• 2-4 Enrolled: 12 month wait (perio and major); waived with proof of prior coverage• Waiting periods are for initial & open enrollment. Waiting periods vary for Late applicants
MetLife	Principal	UnitedHealthcare
<ul style="list-style-type: none">• 2-49 Employees: No waiting period for major services or new hires	<ul style="list-style-type: none">• No waiting period for major services	<ul style="list-style-type: none">• 12 month wait; waived with proof of prior qualified coverage for enrollees submitted with group enrollment