

Standard Professional Services Pool Underwriting Requirements For Groups of Enrollment Size 2 through 9

1. In order for any group to qualify for coverage, there must be an employer/employee relationship.
2. At least 75% of all eligible employees must be enrolled for coverage. An eligible employee is a full-time employee of a covered or proposed group. All full-time employees (30 hours per week or more) of the group are considered eligible for coverage and counted when calculating participation percentages. Those eligible employees not subscribing to coverage must complete the waiver section of the Enrollment/Change Form.
3. Those enrollees eligible for family coverage but not subscribing to family coverage must complete the waiver section of the Enrollment/Change Form.
4. Those enrollees eligible for family coverage who initially enroll for single coverage cannot change to family coverage without the occurrence of a life changing event, and then only within 30 days of such event – except for the annual enrollment period at the anniversary date of the contract if such enrollment is permitted by the Employer and Delta Dental.
5. If, after initial enrollment, a member changes from family to single coverage without a change in marital status, re-enrollment for family coverage will be permitted only at the option of Delta Dental of Kansas.
6. The employer must make a contribution to the dental premium on behalf of each covered employee that is at least 50% of the total employee premium.
7. Groups must be domiciled in Kansas and at least 80% of the covered group must be employed in Kansas. Groups located in Missouri must be rated individually.
8. The rates quoted assume each employee who becomes an eligible employee after the initial contract period will be eligible for benefits the first day of the calendar month following completion of thirty (30), sixty (60), or ninety (90) days of employment.
9. These rates are available for plans beginning on the first day of any month during 2009.

Only the following industries are eligible for coverage under the Professional Services Pool plan designs:

Accounting Firms	Insurance Agencies
Architectural Firms	Lawyers' Offices
Beauty/Barber Shops	Liquor Stores/Bars
Country Clubs	Motor Vehicle Sales
Doctors' Offices	Pawn Shops
Engineering Firms	Real Estate Agencies