

Community-Rated Voluntary Group Plans Underwriting Guidelines

1. In order for any group to qualify for coverage, the coverage must be offered on an employer-sponsored basis and only to the eligible employees of the group. Premium contribution on the part of the employer is not required.
2. At least 25% of all eligible employees, or 10 eligible employees, whichever is greater, 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.
3. Groups must be domiciled in Kansas and at least 80% of the covered group must be employed in Kansas. Groups located outside Kansas are not eligible for coverage with Delta Dental of Kansas.
4. 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 the completion of ninety (90) days of employment.
5. Coverage begins on the first day of any calendar month in 2009.
6. Voluntary (employee-pay-all) plans can not coexist with another dental plan.
7. On all new groups and renewals, regardless of size, a copy of the group's latest Employer's Quarterly Wage Report and Contribution Return (Wage and Tax Statement, Kansas form K-CNS 100) must be supplied with the group application.
8. To enroll dependents, the employee must be enrolled.
9. If coverage is dropped at any time, employee and/or dependents may not re-enroll until the first open enrollment following one year from the date coverage is discontinued.
10. Two-, three- and four-tier rate structures are offered; however, the entire group chooses only one pricing structure and only one plan design.
11. No plan variations will be allowed.
12. Benefits are underwritten with calendar year calculations of maximums and deductibles.
13. If an employee does not enroll at their first opportunity, they must wait until the group's next renewal date, if the employer allows an annual open enrollment.