

# Underwriting Guidelines

## Small Group—1 to 100 Enrolled Employees

### General Information

The proposed rates are for the effective date as stated on the Rate Summary page of this quote. Final rates and whether coverage will be issued are subject to underwriting review. Underwriting reserves the right to re-evaluate rates based on any factors used to develop rates.

- Quoted rates are valid for 100 or fewer enrolled employees.
- Initial rate guarantee: 12 months.
- Broker commissions: 8% Patient Direct; 10% for groups 1-50; 5% for groups 51-100.
- Open enrollment is standard for voluntary plans.
- Benefit-waiting periods for Basic, Major and Orthodontic services (if option chosen) are standard on voluntary and 1-4 enrolled options.
- Late Entrant Provisions with a 12-month wait for Basic, Major, and Orthodontic services is standard for all contributory plans.
- Orthodontic services cover children to age 19 and is available for groups with 25 or more enrolled employees.

### Employer Contribution and Participation

**Contributory:** 50% Employer Contribution for the single employee premium with the greater of 1 or 50% of all eligible employees enrolled.

**Voluntary:** 0-49% Employer Contribution for the single employee premium with the greater of 5 or 20% of all eligible employees enrolled.

### Declined Industries

SIC/NAICS PEO 7363/561330, Post Office 4311/491110, Prof Sports 7941/711211, Racing 7948/711212, Dentist offices 8021/621210, Dental Labs 8072/339116, Civic Social Clubs 8641/813410, Private Households 8811/814110, National Security 9711/928110, International Affairs 9721/928120, Public Orders and Safety 9229/922190, Nonclassifiable 9999.

### Dental Product Information

Single choice and dual choice options are available.

### Dual Choice

- Available for groups with 51-100 enrolled employees.
- First plan is one of six core Small Group plans (contributory or voluntary). Second plan is Patient Direct.
- Contributory dual choice groups have late enrollment provisions, and Open Enrollment to switch plans on their anniversary. Late Enrollment provisions will not apply, if switching to other plan.
- Voluntary dual choice groups have waiting periods and open enrollment provisions. Credit for waiting periods will be given for time enrolled in Patient Direct plan, if switching to other plan.

### Payment and Billing

- Payment by ACH is required for all groups with

less than 10 enrolled employees.

- Delta Dental of Colorado will bill the group electronically.

### Takeover Credit for Benefit Waiting Periods

- Will waive all waits for those who enroll at inception, if group has prior dental coverage within 30 days of their Delta Dental effective date.
- Proof of prior coverage is required (prior carrier's bill and dental benefit booklet).
- Not offered to new hires.

### Late Enrollment

Late Enrollment means enrollment after the initial eligibility period (this does not apply to qualifying events). Late enrollees must be enrolled for 12 months before any benefits other than Diagnostic & Preventive will be covered.

### Open Enrollment

Members may add dental coverage once per year. Benefit waiting periods apply.

### Out-of-State Employee Guidelines

- Company must be headquartered within Colorado.
- Rates based on headquarters.
- If less than 80% of employees are located in the home state, the quote must be submitted to Delta Dental of Colorado Underwriting.
- Please contact Delta Dental Sales & Marketing (see below) to submit a national quote.

### Submit the following to enroll a group:

- Group application
- Group Health Plan Certification
- Enrollment forms
- ACH Authorization form (optional 10-100)
- Employer Connection Authorization form
- Prior carrier bill/benefit booklet (voluntary & 1-4 groups only)
- Copy of the sold original quote
- One month's premium
- Federal wage and tax, Schedule C (1-4 groups only)

### Send completed forms and payment to:

Delta Dental of Colorado  
ATTN: Sales & Marketing  
4582 S. Ulster Street, Suite 800  
Denver, CO 80237

Phone: 303-741-9300 ext. 3300  
Fax: 303-741-4233  
E-mail: [accountservices@ddpco.com](mailto:accountservices@ddpco.com)