

Underwriting Requirements

Plan Type	Group Size: 5 to 9 Enrolled Employees		
	Contribution Requirement	Employee Participation	Dependent Participation
Employer Paid Plans	Employer must pay <ul style="list-style-type: none"> Employees...50 percent or more Dependent... zero percent 	<ul style="list-style-type: none"> 100 percent enrollment of all eligible employees, or <ul style="list-style-type: none"> Tied to company's medical plan. (100 percent of all employees enrolled in the group-sponsored medical plan must be enrolled in the employer-sponsored dental benefits plan.) 	Same as the employee.
PreferredCore-Plus	Employer must pay <ul style="list-style-type: none"> Employees...50 percent or more Dependent... zero percent 	75 percent enrollment of all eligible employees must enroll in the core plan.	50 percent enrollment of all eligible dependents.
Core (Buy-up)	The employees must pay the additional premium for the buy-up option.	There is no minimum participation requirement for buy-up option.	Dependent buy-up must match that of employee.
PreferredVoluntary	No minimum.	The minimum participation is the greater of five enrolled employees or 20 percent of all eligible employees.	No minimum requirement.

Plan Type	Group Size: 10 to 99 Enrolled Employees		
	Contribution Requirement	Employee Participation	Dependent Participation
Employer Paid Plans	Employer must pay <ul style="list-style-type: none"> Employees...50 percent or more Dependent...zero percent 	<ul style="list-style-type: none"> 75 percent enrollment of all eligible employees, or <ul style="list-style-type: none"> Tied to company's medical plan. (100 percent of all employees enrolled in the group-sponsored medical plan must be enrolled in the employer-sponsored dental benefits plan.) 	50 percent enrollment of all eligible dependents.
PreferredCore-Plus	Employer must pay <ul style="list-style-type: none"> Employees...50 percent or more Dependent...zero percent 	75 percent enrollment of all eligible employees must enroll in the core plan.	PreferredCore-Plus: 50 percent enrollment of all eligible dependents.
Core (Buy-up)	The employees must pay the additional premium for the buy-up option.	There is no minimum participation requirement for buy-up option.	Dependent buy-up must match that of employee.
PreferredVoluntary	No minimum.	The minimum participation is the greater of five enrolled employees or 20 percent of all eligible employees	No minimum requirement.

Dependents are eligible for benefits through age 25.