

Underwriting Requirements

Group Size: 5 to 9 Enrolled Employees			
Plan Type	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 ■ 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.
Preferred Voluntary	No minimum.	The minimum participation is the greater of five enrolled employees or 20 percent of all eligible employees.	No minimum requirement.

Group Size: 10 to 99 Enrolled Employees			
Plan Type	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 ■ 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.
Preferred Voluntary	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.

For PPO Value and PPO Basic plans only	
Additional Administrative Requirements	
<ul style="list-style-type: none"> ■ Groups must sign up for online enrollment <ul style="list-style-type: none"> ● Washington Dental Service offers the ability to submit enrollment and most census changes in real-time through the Washington Dental Service secured website. ● NOTE: PPO Value and PPO Basic plans require that the group's benefit administrator complete the initial enrollment online for each subscriber as well as maintain eligibility on an ongoing basis. ■ Groups must accept invoices, certificates of coverage, benefit booklets (when available), and contracts electronically. ■ Groups must accept making ACH payments to Washington Dental Service. ■ Group employees must enroll in MySmile and receive Explanation of Benefits electronically. ■ Groups must submit a signed and completed Group Master Application, a completed Online Enrollment form and a check for the first months premium and an Automated Clearing House (ACH) form with a voided check. All these forms must be submitted by the 20th of the month prior to the requested effective date of the plan (this time period is needed for WDS to process the application and issue a user name and passwords before starting coverage). 	