

Underwriting Requirements

GROUP SIZE: 2 to 9 ENROLLED EMPLOYEES		
Dependent Participation ¹	Employee Participation	Dependent Participation ¹
Employer-Paid Plans	<ul style="list-style-type: none"> ■ 100% enrollment of eligible employees OR <ul style="list-style-type: none"> ■ Tied to company's medical plan enrollment² 	<ul style="list-style-type: none"> ■ Minimum 50% enrollment of eligible dependents OR <ul style="list-style-type: none"> ■ Tied to company's medical plan enrollment
Voluntary	Minimum participation is 2 enrolled employees	No participation requirement

GROUP SIZE: 10 to 99 ENROLLED EMPLOYEES		
PLAN TYPE	Employee Participation	Dependent Participation ¹
Employer-Paid Plans	<ul style="list-style-type: none"> ■ 75% enrollment of all eligible employees OR <ul style="list-style-type: none"> ■ Tied to company's medical plan enrollment² 	<ul style="list-style-type: none"> ■ Minimum 50% enrollment of eligible dependents OR <ul style="list-style-type: none"> ■ Tied to company's medical plan enrollment
Voluntary	Minimum participation is the greater of 10 enrolled employees or 20% of all eligible employees.	No participation requirement

¹ Dependents are eligible for benefits through age 25.

² All employees and dependents enrolled in the group-sponsored medical plan must be enrolled in the group-sponsored dental benefits plan.