



**WILLAMETTE DENTAL INSURANCE, INC.**

## Underwriting guidelines

### **LARGE GROUPS**

#### **Eligible employer**

Employer of 100 or more full-time eligible employees.

#### **Participation**

Employer paid, Contributory or Voluntary groups: a minimum of five employees must enroll.

#### **Eligible employee**

- Must work a minimum of 17.5 hours each week. An eligible employer must establish a minimum hourly work requirement to be eligible for the plan. This requirement must be applied uniformly to all employees within the same employee classification.
- Temporary, seasonal or substitute employees are not eligible.
- Eligible employees must meet the eligibility waiting period and the minimum hourly work requirement.

#### **Benefit plan**

100+ lives – Experience Rated Group

### **MID-SIZE GROUPS**

#### **Eligible employer**

Employer of 51 to 99 full-time eligible employees.

#### **Participation**

Employer Paid, Contributory or Voluntary groups: a minimum of five employees must enroll.

#### **Eligible employee**

- Must work a minimum of 17.5 hours each week. An eligible employer must establish a minimum hourly work requirement to be eligible for the plan. This requirement must be applied uniformly to all employees within the same employee classification.
- Temporary, seasonal or substitute employees are not eligible.
- Eligible employees must meet the eligibility waiting period and the minimum hourly work requirement.

#### **Family member employers**

Companies who consist of family members only are still eligible for coverage if they have at least two employees enrolled, a true employer/employee relationship with the company, work the minimum number of hours required for the benefit, and the business entity or corporation has been established for at least one year.

#### **Benefit plan**

51 to 99 lives – Mid-size group