

UNDERWRITING GUIDELINES

For Willamette Dental of Idaho, Inc.

LARGE GROUP

Eligible Employer

Employer of 51 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

51 to 99 lives – Large Group

100+ lives – Experience Rated Group

SMALL GROUP

Eligible Employer

Employer of 5 to 50 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

An employer consisting of only the owner(s) and dependents of the owner(s) is not eligible. They must have at least one common law employee enrolled, maintaining a true employer/employee relationship with applicable W-2 wage and tax statements, all required taxes withheld, in addition to meeting all other requirements of an eligible employee.

Benefit Plan

5 to 50 lives – Small Group