

UNDERWRITING GUIDELINES

For Willamette Dental Insurance, Inc.

LARGE GROUP

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 Large Group

MID-SIZE GROUP

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