

# UNDERWRITING GUIDELINES

## For Willamette Dental of Washington, 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