

Dental Overview

Underwriting Guidelines & Obtaining a Quote



Dental Underwriting Guidelines



Group Size

- Group size requirements for Dental Blue Options follows medical.
 - Fewer than 51 eligible employees is small group (experience-rated pool). Small group dental package quote is obtained from Blue on Demand.
 - More than 51 eligible employees is large group. Large group quote is obtained through your sales partner.
- Groups in plans other than Dental Blues Options will be grandfathered for group size unless they are making a benefit change.

Minimum Requirements

- Apply to voluntary or contributory dental coverage.
- A minimum of 2 enrollees for free-standing dental.
- If fewer than 10 contracts, coverage is limited to a 50% maximum on class III services.
- A minimum of 10 contracts are needed to qualify for orthodontic benefits.

Contributory Coverage:

- Employer must contribute a minimum of 25% to the single premium.
- A minimum of 50% of net eligible employees and a minimum of 2 contracts must be enrolled.
- For dual offerings, employer must have 51 or more eligible employees.
- Orthodontic benefit cannot be the only difference in dual offerings.
- Waiting periods do not apply.

Voluntary Coverage:

- A minimum of 20% of net eligible employees and a minimum of 2 contracts must be enrolled.
- For dual offerings, employer must have 51 or more eligible employees.
- Orthodontic benefit cannot be the only difference in dual offerings.
- 12-month waiting period applies for Class IIA, III, IV benefits.

New Business Quote Request



Quote Process

- In general, the same group eligibility guidelines and requirements apply to commercial dental as apply to commercial health.
- Obtain quote for small group (fewer than 51 eligible) dental plan through BOD.
- Obtain quote for large group (51 or more eligible) dental plan through Sales Account Consultant.

Minimum Requirements to Obtain Large Group Quote

- Census for all eligible employees in electronic format that can be downloaded to Excel. Census needs to include gender, date of birth/age, enrollment type, and ZIP code.
- Plan description that includes coinsurance level by class, deductible, annual maximum and lifetime orthodontia maximum.
- Annual Group Information Form can be waived for quote but would be required with signed rate sheet if sold.
- Effective date and renewal date.

Additional Helpful Information

- Claims experience to include paid claims amount by month and enrollment for the experience period. Also, a summary of the benefits for the claims experience period.
- Current and renewal rates.
- Current carrier name and year with current carrier.
- Current number of plan offerings.
- Other carriers bidding.