

# 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