



## 1/26 Oregon Small Employer Group (OSEG) Dental & Vision Adult Buy-Up Underwriting Guidelines

### Group Eligibility:

- ◆ 2-50 employees with a principal business address in Oregon, subject to out-of-area requirements below.
- ◆ Owner-only groups are not eligible. There must be a minimum of one enrolled W-2 employee who is not a spouse of the owner or partner.
- ◆ Out-of-Area Requirements:
  - There must be more eligible employees in Oregon than any other state.
- ◆ Carve-outs are not available.
- ◆ Retirees are not eligible.
- ◆ Dental and/or Vision may be written on a standalone basis or in conjunction with Medical.

### Employee Eligibility:

- ◆ Probationary period for new hires can be first of the month following: date of hire, 1 month, 30 days, or 60 days. Note: the probationary period must match Medical.
- ◆ The employer group determines the number of hours an employee must work to be considered eligible. Note: the hours per week must match Medical.
- ◆ 1099 employees are not eligible for coverage.
- ◆ With the exception of owners, all employees must be covered by workers' compensation.

### Dependent Eligibility:

- ◆ Although dependents under age 19 have access to pediatric dental benefits through their medical plan, they may also be enrolled onto a dental buy-up plan to access enhanced benefits.

### Rate Information:

- ◆ 12-month rate guarantee for cases sold/renewed in conjunction with Medical.
- ◆ Cases sold off cycle from Medical will have their first renewal in conjunction with Medical.

### Submission:

- ◆ All cases requesting coverage on the 1st must be submitted by the 5th of the month for which coverage is to be effective.
- ◆ Mid-month effective dates are not allowed.

### Contribution/Participation/Minimum Enrollment:

- ◆ Employer paid rates require a minimum employer contribution of 50% of the employee premium and a minimum participation of 50% of the eligible employees. Note: Employees waving coverage due to group coverage through another employer (i.e. spousal coverage) will not count against participation.
- ◆ Voluntary rates apply to those cases with less than 50% contribution and/or less than 50% participation.
- ◆ A minimum of 2 employees must enroll. A minimum of 10 employees must enroll in any plan with orthodontia

### Eligibility Verification:

- ◆ Groups electing Employer Paid Dental and/or Vision plans and are enrolling 1-2 eligible employees must submit their most current Form 132. Note: Payroll and/or ownership documentation is required for anyone not on the Form 132.
- ◆ Groups electing Employer Paid Dental and/or Vision plans and enrolling 3-50 eligible employees are not required to submit a Form 132 as long as they meet the minimum enrollment requirements.
- ◆ Groups enrolling in Voluntary Dental and/or Vision plans are not required to submit a Form 132 as long as they meet the minimum enrollment requirements.

### Dental Details:

- ◆ Dual Choice Dental is not available.

### Vision Details:

- ◆ Dual Choice Vision is not available.