

4/18 Small Business Group Dental and Vision Adult Buy-Up Guidelines

Group Eligibility:

- ◆ 2-100 employees with over 50% of the total group located in California, subject to out-of-area requirements below.
- ◆ Owner-only groups are not eligible. There must be a minimum of one W-2 employee who is not a spouse of the owner.
- ◆ Out-of-Area Requirements
 - A maximum of 49% of the total eligible population may be out of California's service area, subject to the following rules.
 - A maximum of 49% of the total enrolled population may be out of California's service area, subject to the following rules.
 - Those employees who are out of the California service area may be written on a PPO plan.
- ◆ Carve-outs are not available.
- ◆ 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.
- ◆ Eligible employees can be defined as employees working at least 20 or 30 hours per week. *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. *Note:* Cosmetic orthodontia is available through Plus DHMO 150 and 225, and DPPO Classic 5 and Essential 5 only.

Enrollment Details:

- ◆ Groups enrolling in Health Net's Medical with Dental and/or Vision products or Standalone Dental and/or Vision:
 - Employee eligibility is based on the entire group.
 - Minimum participation for the products must be met.
 - Standard paperwork requirements must be met.
- ◆ Existing Health Net Medical groups adding a Dental and/or Vision Product:
 - If Dental and/or Vision enrollment is below Medical, paperwork will be required to verify participation on DPPO and employer paid rates on DHMO and Vision.

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.

Vision Details:

- ◆ A minimum participation of 75% of the eligible employees is required for employer paid rates. *Note:* Unlike Medical waiving for other coverage will count against participation.
- ◆ A minimum employer contribution of 50% of the employee premium is required for employer paid rates.
- ◆ Voluntary rates apply to those cases with less than 75% participation and/or 50% contribution.
- ◆ A minimum of 2 active subscribers is required.
- ◆ Dual Choice Vision is not available.

DHMO Details:

- ◆ A minimum participation of 50% of the eligible employees is required for employer paid rates. *Note:* Employees waiving coverage due to group coverage through another employer (i.e. spousal coverage) will not count against participation.
- ◆ A minimum employer contribution of 50% of the employee premium is required for employer paid rates.
- ◆ Proof of prior group coverage is required for employer paid rates.
- ◆ Voluntary rates apply to those cases with less than 50% participation, less than 50% contribution, or that do not have proof of prior coverage.
- ◆ A minimum of 2 active subscribers is required.
- ◆ Orthodontia is available in all DHMO plans.

DPPO Details:

- ◆ A minimum participation of 75% of the eligible employees is required for employer paid rates. *Note:* Employees waiving coverage due to group coverage through another employer (i.e. spousal coverage) will not count against participation.
- ◆ A minimum employer contribution of 50% of the employee premium is required for employer paid rates.
- ◆ Proof of prior group coverage is required for employer paid rates.
- ◆ Voluntary rates apply to those cases with less than 50% contribution, or less than 75% participation, or who do not have proof of prior group coverage.
- ◆ Plans without orthodontia require a minimum of 2 active subscribers for both Employer Paid and Voluntary.
- ◆ Orthodontia is only available to Employer Paid DPPO groups of 2-9 active subscribers with proof of immediately prior indemnity orthodontic coverage.
- ◆ Orthodontia is available to all Employer Paid and Voluntary DPPO groups of 10 or more active subscribers. Proof of prior indemnity orthodontic coverage is not required.

Dual Choice Dental:

- ◆ Employer Paid Rates:
 - A minimum participation of 75% is required.
 - A minimum of 50% contribution is required.
 - Proof of immediately prior group dental coverage is required.
- ◆ Voluntary Rates:
 - A minimum participation of 75% is required.
 - No minimum contribution is required.
 - No prior group dental coverage is required.
- ◆ Groups may select 1 DHMO and 1 DPPO with a minimum of 4 active subscribers and 2 on each plan.
- ◆ Groups may select 2 DHMO or 2 DPPO plans with a minimum of 10 active subscribers, with a minimum of 2 on a given plan.
- ◆ Please see DPPO Details section to determine eligibility for DPPO plans with orthodontia and/or implant coverage.