

## Delta Dental of Rhode Island General Enrollment & Underwriting Guidelines

### Participation Guidelines:

Participation requirements refer to the number of employees who actually enroll in the plan. This is based on the number of employees who are eligible to enroll, excluding those employees with other coverage (e.g. spouse's plan, other employer group). To offer a Delta Dental plan, your company must be headquartered or primarily located in Rhode Island and have at least three employees enrolling under the plan. In the event your final enrollment is less than three, you may be eligible for coverage under other group plans offered by Delta Dental of Rhode Island.

<u>Eligible Employees</u>	<u>Participation Requirements</u>
3 - 4 employees	100% participation
5 - 29 employees	100% participation
30 - 59 employees	85% participation
60 - 99 employees	75% participation
100+ employees	70% participation

### Employer Contribution:

The minimum employer contribution requirement is 50% of the employee only premium.

### Standard Eligibility Requirements:

**Active Employees** – All active employees who are eligible for your group's fringe benefits and for whom the company contributes all or a portion of the premium charge are eligible for membership in the dental plan. Active employees – including owners, partners and corporate officers – must be non-seasonal employees who regularly work 20 or more hours per week and are on the company's payroll. Only employees (and their family members if your company has family coverage) are eligible for coverage.

**Retired Employees** – Retired employees are eligible if they are enrolled in a formal pension plan through your group and all or a portion of the premium charge is paid by the company.

**Dependents** – Your plan's family coverage includes the following dependent categories:

- The employee's spouse;
- Unmarried children by birth or legal adoption through the age of 19;
- Unmarried children over 19 who are mentally or physically incapable of earning their own living;
- A husband and wife who are both employees of the same employer may be covered under separate individual contracts to take advantage of the individual premium cost. Either spouse may convert to a family membership to gain membership for eligible dependent children.
- Unmarried children who are full-time students over age 19 are covered as long as they stay in school or up until the end of the year that they turn age 23. (Applies only if the plan includes student coverage.)

### Open Enrollment:

Regular open enrollment periods are conducted in the month before the renewal date, with changes effective on the renewal date. All other changes require a qualifying event (e.g. new hire, birth, marriage, divorce, etc.). Written notification of a qualifying event must be forwarded to Delta Dental within 60 days. Otherwise, the status change cannot be made until the next renewal.