

Commercial Standalone Dental and Vision Underwriting Guidelines

Group Eligibility

In general, the group eligibility guidelines outlined for commercial medical group coverage also apply to commercial standalone dental and vision products.

Dental Guidelines

❖ Univera Dental Select

Group Size

- Groups of 50 or fewer eligible employees are classified as Small Group (Experience Rated Pooled)
- Groups of 51 or more eligible employees are classified as Large Group (Experience Rated Non-Pooled)

Minimum Requirements for Voluntary or Contributory coverage

- Minimum of 2 contracts must enroll
- Minimum of 5 contracts must enroll to qualify for orthodontic benefits
- Dual offerings are permitted for Large Groups (51+ eligible employees). Plans must have different benefits to add orthodontic coverage to one plan.

Contributory Coverage

- Employer must contribute a minimum of 25% towards the single premium
- A minimum of 50% of net eligible employees and 2 contracts enrolled
- Waiting periods do not apply

Voluntary Coverage

- Employer contributes less than 25% towards the single premium
- A minimum of 20% of net eligible employees and 2 contracts enrolled
- 12 month waiting period applies to late entrants for Class IIA, III, IV benefits

❖ Univera Access Dental

Group Size

- Available only to Small Groups of 100 or fewer full-time equivalent employees (Community Rated)

Minimum Requirements

- Minimum of one common law employee must enroll

Vision Guidelines

Group Size

- Groups of 100 or fewer full-time equivalent employees are classified as Small Group
- Groups of more than 100 full-time equivalent employees are classified as Large Group
- Rates are Community Rated for all group sizes

Minimum Requirements for Voluntary or Contributory coverage

- Minimum of 2 contracts must enroll
- Dual offerings are permitted for Large Groups (Over 100 full-time equivalent employees)

Contributory Coverage

- Employer must contribute a minimum of 25% towards the single premium

Voluntary Coverage

- Employer contributes less than 25% towards the single premium