

# 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 Access Dental

#### 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 Dental Select

#### 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