

Empire Dental

Small Group Underwriting Guidelines

The following information is a summary of Empire dental underwriting guidelines.

Small Group (employers with 2-50 employees)	
Participation	<p>For our Premium Care PPO product Empire Dental requires the following participation percentages of eligible employees:</p> <ul style="list-style-type: none"> • Group size 5-14 eligible – 100% participation for employees and dependents • Group size 15-50 eligible, the group may choose from the following: <ul style="list-style-type: none"> - 100% employee and 100% dependent participation (does not affect rates) - 100% employee and 75% dependent participation (affects dependent rates) - 75% employee and 75% dependent participation (affects all rates) <p>Quote is required PCD (primary care dentist) is not required</p>
	<p>For our Progressive Dental product Empire Dental requires the following participation percentages of eligible employees:</p> <ul style="list-style-type: none"> • A minimum of 2 enrolled contracts • For the Downstate region only; this product may only be offered to groups with 2-4 enrolling • For Upstate and Mid-Hudson region; this product is offered with 2-50 enrolling • Cannot be sold as a stand alone product <p>PCD is not required</p>
	<p>For our Open Access Voluntary product Empire Dental requires the following participation percentages of eligible employees:</p> <ul style="list-style-type: none"> • A minimum of 5 enrolled contracts, no other participation requirements <p>Quote is required PCD is not required</p>
	<p>For our HMO products; Comprehensive Care, Preventative Care and Preventative Care Plus, Empire Dental requires the following participation percentages of eligible employees:</p> <ul style="list-style-type: none"> • A minimum of 1 contract when offered with a medical product • A minimum of 2 to enroll when offered as a stand alone product (no hospital/medical coverage with Empire) • These products are only sold in the counties of NYC, Long Island and Westchester/Rockland Counties <p>PCD is required</p>
Tier Structure	When offered with Medical, the tier structure must match
Segmentation	Not Allowed
Dual Option	<ul style="list-style-type: none"> • Permitted, provided the above participation requirements are met • Open Access Voluntary product cannot be combined with any other dental plan
Renewals	<ul style="list-style-type: none"> • To add dental coverage on renewal, the group must complete the “Dental Enrollment” form. A member application and proof of employment are required for members who do not currently have coverage with Empire. • To add dental coverage off cycle the group must also complete and sign the “Request to Add Dental Off-Renewal” Form.
Employer Contribution	Less than 50% employer contribution will be defined as “voluntary” funding
Funding Arrangements	Fully insured; voluntary or non-voluntary (contributory)
Out of service area guidelines	At least 50% of subscribers must reside within Empire’s service area to be eligible for coverage. Empire’s service area consists of 28 New York counties.



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