

CALIFORNIA DENTAL PARTICIPATION GUIDE

Word&Brown®

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| Employer Sponsored | Voluntary |
|---|--|
| Eligibility | |
| <ul style="list-style-type: none"> • 1 eligible employee - Not available • 2 eligible employees: <ul style="list-style-type: none"> » Non-Voluntary dental allowed, but conditional. If the groups industry is ineligible, then dental would only be allowed if it is sold with medical • 3 to 100 eligible employees: <ul style="list-style-type: none"> » Non-Voluntary dental plans are available with or without medical » Standalone available » Standalone dental has ineligible industries | <ul style="list-style-type: none"> • 1 eligible employee - Not available • 2 eligible employees - Not available • 3 to 100 eligible employees: <ul style="list-style-type: none"> » Available with or without medical » Standalone available » Standalone dental has ineligible industries <p>Waivers:</p> <ul style="list-style-type: none"> • Waivers are required • Example of a valid wavier: Spousal waiver |
| Participation | |
| <ul style="list-style-type: none"> • 2-50 with medical or standalone (round to the nearest) <ul style="list-style-type: none"> » 2-3: 100% excluding valid waivers with a minimum of 2 enrolled employees » 4-50 non-contributory: 100% excluding valid waivers » 4-50 contributory: 75% excluding valid waivers. Minimum of 2 and 50% of total eligible employees must enroll • 51-100 with medical or standalone <ul style="list-style-type: none"> » 51 to 100 non-contributory: 100% excluding valid waivers » 51 to 100 contributory: 30% excluding valid waivers | <ul style="list-style-type: none"> • 3 to 100 eligible employees with medical or standalone - minimum 30% excluding valid waivers and a minimum of 3 enrolled |
| Ortho | |
| <ul style="list-style-type: none"> • Available with 10 or more eligible employees with a minimum of five enrolled employees for adults and dependent children. See footnotes in the dental benefit grid for adult orthodontic availability | <ul style="list-style-type: none"> • Available with 10 or more eligible employees with a minimum of five enrolled employees for adults and dependent children. See footnotes in the dental benefit grid for adult orthodontic availability |

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|--|---|
| Eligibility | |
| <ul style="list-style-type: none"> No employer contribution requirement for Dental as long as participation is met, using employer sponsored rates 25% for 5+, minimum 2 enrolled 65% for 2-4, minimum 2 enrolled <p>Dental Net DHMO: Available for 2-100 employees, a minimum of two employees must enroll and meet participation guidelines</p> <ul style="list-style-type: none"> There are no waiting periods NOTE: Dental Net DHMO office numbers are required <p>Metallic PPO and Essential Choice PPO:</p> <ul style="list-style-type: none"> Available for 2-100 employees <p>Dual Option Dental:</p> <ul style="list-style-type: none"> Dental PPO/Dental Net or 2 PPO Dental Plans | <p>Metallic PPO/Essential Choice PPO and/or Dental Net:</p> <ul style="list-style-type: none"> Available for groups of 5-100 eligible employees May be offered on a voluntary basis when minimum participation cannot be met |
| Participation | |
| <p>Metallic PPO and Essential Choice PPO:</p> <ul style="list-style-type: none"> A minimum of 2 employees must enroll and meet participation guidelines <p>Dual Option Dental:</p> <ul style="list-style-type: none"> Requires a minimum of 5 eligible, 2 enrolled in each plan | <p>Metallic PPO/Essential Choice PPO and/or Dental Net:</p> <ul style="list-style-type: none"> Requires a minimum of 5 enrolled in each plan |
| Ortho | |
| <ul style="list-style-type: none"> PPO Ortho requires a minimum of 5 enrolled in plan with ortho | |

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|---|---|
| Eligibility | |
| <ul style="list-style-type: none"> • Contributory plans require a minimum of one employee | <ul style="list-style-type: none"> • At least one must enroll |
| Participation | |
| <ul style="list-style-type: none"> • At least 65% of all eligible employees must enroll in the Blue Shield plan(s) • Relaxed Requirements - At least 25% of the total number of eligible employees must enroll in the Blue Shield plan(s) and no fewer than five • Trio Only Requirements - At least 1 employee must enroll in the Blue Shield plan when purchased with Trio Only Medical plans | <ul style="list-style-type: none"> • No participation requirements |
| Ortho | |
| <p>Please Note: Blue Shield dental plans may not be offered alongside another carrier’s dental plans. Any two dental plan options may be selected under the dual option provision</p> <ul style="list-style-type: none"> • As a dual plan offering, any two dental plan options may be selected. Combined participation between the two offered dental plans must meet minimum requirements. Enrollment in both options is not required for a dual plan offering • The following combination of three dental plans may be selected: <ul style="list-style-type: none"> » Any two DHMO plans with any one DPPO plan » Any three DHMO plans • The following additional combination of three dental plans may be selected only when purchased with Blue Shield of California small business medical coverage: <ul style="list-style-type: none"> » Any two DPPO plans with any one DHMO plan » 2 DPPOs with 1 DHMO is now available for standalone specialty groups as well as when purchased with medical. The DPPO plans must have the same Ortho benefit | |

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| Employer Sponsored | Voluntary |
|--|--|
| Eligibility | |
| **Only available with Medical** | |
| <ul style="list-style-type: none"> • Employer must contribute at least 50% of the total cost for the lowest cost employee dental plan in the employee's zip code, if offered • If employer contribution is 100%, employees cannot waive due to cost or individual coverage. Additionally, 70% of eligible employees must enroll including those with other group dental coverage | <ul style="list-style-type: none"> • Employer is not permitted to contribute towards Voluntary Dental |



| Employer Sponsored | Voluntary |
|--|--|
| Eligibility | |
| <ul style="list-style-type: none"> • Requires minimum 2 enrolled | <ul style="list-style-type: none"> • Requires minimum 10 eligible and minimum of 5 enrolled |
| Participation | |
| <ul style="list-style-type: none"> • 70% Participation | |
| Ortho | |
| <ul style="list-style-type: none"> • Ameritas 5+ eligible • Anthem Blue Cross 10+ eligible • Delta Dental 10+ enrolled • MetLife 10+ eligible with 5+ enrolled | <ul style="list-style-type: none"> • Ameritas 5+ eligible • Delta Dental 25+ enrolled • MetLife 10+ eligible with 5+ enrolled |

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A REGISTERED MARK OF DELTA DENTAL PLANS ASSOCIATION

| Employer Sponsored | Voluntary |
|--|---|
| Eligibility | |
| | <p>PPO:</p> <ul style="list-style-type: none"> • 0-74%— A minimum of five eligible employees must enroll (two primary enrollees for groups with 2-4 employees). When enrolling less than 5, use 2-4 rates • 75-99% — The greater of 75% of all eligible employees or the minimum enrollment must be enrolled: <ul style="list-style-type: none"> » PPO Classic Plans — minimum of five primary enrollees (two primary enrollees for groups of 2-4); Orthodontic services require a minimum of 10 primary enrollees » PPO Options Plans — minimum of 35 primary enrollees <p>DeltaCare USA:</p> <ul style="list-style-type: none"> • 0-99% — A minimum of two eligible employees must enroll <p>Dual Choice: Groups can offer PPO and DeltaCare USA plans to employees. The following will apply:</p> <ul style="list-style-type: none"> • This feature is not available in combination with another carrier • Employer contribution percentage must be identical for both plans • PPO plan must meet the Participation Requirement • PPO Classic: <ul style="list-style-type: none"> » 10 or more enrolled employees — minimum of 2 enrolled in one plan with remainder in other plan. » Less than 10 enrolled employees — minimum of 2 enrolled in one plan and the remainder in the other plan. When enrolling less than 5 in PPO, use the 2-4 rates • PPO Options: Minimum of 50 enrolled employees. At least 10 enrolled in one plan and remainder in other plan • PPO Voluntary: Minimum of 5 enrolled in PPO plan and 5 in DeltaCare USA plan. Minimum of 25 enrolled in PPO for orthodontic coverage |
| Participation | |
| <p>All Plans</p> <ul style="list-style-type: none"> • If employer contributes 100% of the cost, all eligible employees must enroll • If employer contributes 100% of the cost for dependents, all eligible dependents must be enrolled • If employee selects dependent coverage, regardless of contribution, all eligible dependents must be enrolled (unless covered by another plan) | <p>PPO:</p> <ul style="list-style-type: none"> • 0-74%— A minimum of five eligible employees must enroll (two primary enrollees for groups with 2-4 employees). When enrolling less than 5, use 2-4 rates • 75-99% — The greater of 75% of all eligible employees or the minimum enrollment must be enrolled: <ul style="list-style-type: none"> » PPO Classic Plans — minimum of five primary enrollees (two primary enrollees for groups of 2-4); Orthodontic services require a minimum of 10 primary enrollees » PPO Options Plans — minimum of 35 primary enrollees <p>DeltaCare USA:</p> <ul style="list-style-type: none"> • 0-99% — A minimum of two eligible employees must enroll <p>Dual Choice: Groups can offer PPO and DeltaCare USA plans to employees. The following will apply:</p> <ul style="list-style-type: none"> • This feature is not available in combination with another carrier • Employer contribution percentage must be identical for both plans • PPO plan must meet the Participation Requirement • PPO Classic: <ul style="list-style-type: none"> » 10 or more enrolled employees — minimum of 2 enrolled in one plan with remainder in other plan. » Less than 10 enrolled employees — minimum of 2 enrolled in one plan and the remainder in the other plan. When enrolling less than 5 in PPO, use the 2-4 rates • PPO Options: Minimum of 50 enrolled employees. At least 10 enrolled in one plan and remainder in other plan • PPO Voluntary: Minimum of 5 enrolled in PPO plan and 5 in DeltaCare USA plan. Minimum of 25 enrolled in PPO for orthodontic coverage |
| Ortho | |
| N/A | |

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| Employer Sponsored | Voluntary |
|---|--|
| Eligibility | |
| <ul style="list-style-type: none"> • Non-contributory (100% employer paid) - no waivers allowed • Contributory - minimum 2 enrolled | <ul style="list-style-type: none"> • Minimum 4 enrolled |
| Participation | |
| <ul style="list-style-type: none"> • Non-contributory (100% employer paid) - 100% participation • Contributory - 40% | <ul style="list-style-type: none"> • 30% participation |
| Ortho | |
| <p>Group size: 2-24 lives</p> <p>Rates for dental are impacted by the overall participation of the group. Quoting default is 75% participation if employer is offering 50% or more employer contribution or 50% participation if group has no prior coverage. Possible rate impact if participation drops below 65%</p> | |

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| Employer Sponsored | Voluntary |
|---|---|
| Eligibility | |
| <p>DHMO:</p> <ul style="list-style-type: none"> • A minimum employer contribution of 50% of the employee premium is required for employer paid rates • A minimum of 2 active subscribers is required <p>DPPO:</p> <ul style="list-style-type: none"> • A minimum employer contribution of 50% of the employee premium is required for employer paid rates • A minimum of 2 active subscribers is required <p>Dual Choice:</p> <ul style="list-style-type: none"> • A minimum employer contribution of 50% of the employee premium is required for employer paid rates • Groups may select 1 DHMO and 1 DPPO, 2 HMO, or 2 DPPO plans, with a minimum of 2 active subscribers on each plan | <p>DHMO:</p> <ul style="list-style-type: none"> • Voluntary rates apply to those cases with less than 50% participation and/or less than 50% contribution • A minimum of 2 active subscribers is required <p>DPPO:</p> <ul style="list-style-type: none"> • Voluntary rates apply to those cases with less than 50% participation and/or less than 50% contribution • A minimum of 2 active subscribers is required <p>Dual Choice:</p> <ul style="list-style-type: none"> • Voluntary rates apply to those cases with less than 50% participation and/or less than 50% contribution • Groups may select 1 DHMO and 1 DPPO, 2 HMO, or 2 DPPO plans, with a minimum of 2 active subscribers on each plan • A minimum of 2 active subscribers is required |
| Participation | |
| <p>DHMO:</p> <ul style="list-style-type: none"> • 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 <p>DPPO:</p> <ul style="list-style-type: none"> • 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 <p>Dual Choice:</p> <ul style="list-style-type: none"> • 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 | <p>DHMO:</p> <ul style="list-style-type: none"> • Voluntary rates apply to those cases with less than 50% participation, less than 50% contribution • A minimum of 2 active subscribers is required <p>DPPO:</p> <ul style="list-style-type: none"> • Voluntary rates apply to those cases with less than 50% participation, less than 50% contribution • A minimum of 2 active subscribers is required <p>Dual Choice:</p> <ul style="list-style-type: none"> • Voluntary rates apply to those cases with less than 50% participation and/or less than 50% contribution • A minimum of 2 active subscribers is required |
| Ortho | |
| <p>DHMO:</p> <ul style="list-style-type: none"> • Orthodontia is available in all DHMO plans <p>DPPO:</p> <ul style="list-style-type: none"> • DPPO plans without orthodontia and all DHMO Plans require a minimum of 2 active subscribers for both Employer Paid and Voluntary. • Orthodontia is 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. | <p>DHMO:</p> <ul style="list-style-type: none"> • Orthodontia is available in all DHMO plans <p>DPPO:</p> <ul style="list-style-type: none"> • DPPO plans without orthodontia and all DHMO Plans require a minimum of 2 active subscribers for both Employer Paid and Voluntary. • 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. |

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MetLife®

| Employer Sponsored | Voluntary |
|---|--|
| Eligibility | |
| <ul style="list-style-type: none"> • Employer contributes at least 50% of the employee premium <p>DHMO:</p> <ul style="list-style-type: none"> • At least 30% of the total eligible with a minimum of 5 enrolled regardless of employer contribution | <ul style="list-style-type: none"> • Employer contributes 49% or less of the employee premium <p>DHMO:</p> <ul style="list-style-type: none"> • At least 30% of the total eligible with a minimum of 5 enrolled regardless of employer contribution |
| Participation | |
| <ul style="list-style-type: none"> • PPO 2-4 Eligible Lives - 100% of the total eligible must enroll • PPO 5-99 Eligible Lives - 75% of the total eligible must enroll <p>Dual Option Participation/Enrollment:</p> <ul style="list-style-type: none"> • Employer Sponsored PPO/DHMO dual options available starting at 10 eligible lives with a minimum of 5 enrolled in each plan. Voluntary PPO/DHMO dual options available starting at 25 eligible lives <ul style="list-style-type: none"> » 10-24 Eligible Lives: minimum of 5 enrolled in each plan » 25-49 Eligible Lives: minimum of 5 enrolled in the DHMO and 10 enrolled in the PPO » 50-99 Eligible Lives: minimum of 5 enrolled in the DHMO and 20 enrolled in the PPO » Required participation % based on the single option PPO requirements listed • Employer Sponsored and Voluntary PPO/PPO dual options available at <ul style="list-style-type: none"> » 50 eligible lives 50-99 Eligible Lives: minimum of 10 enrolled in each plan » The 2 plans paired together should not be too similar to one another. Either of the following scenarios would be acceptable: <ul style="list-style-type: none"> • The coinsurance is different between the High and Low plan • Maximum, Out of Network, and Endo/Perio - at least 2 out of these 3 categories must be different between the High and Low plan » Required participation % based on the single option PPO requirements listed | <ul style="list-style-type: none"> • PPO 2-4 Eligible Lives- 100% of the total eligible must enroll • PPO 5-99 Eligible Lives- at least 35% of the total eligible <p>Dual Option Participation/Enrollment:</p> <ul style="list-style-type: none"> • Employer Sponsored PPO/DHMO dual options available starting at 10 eligible lives with a minimum of 5 enrolled in each plan. Voluntary PPO/DHMO dual options available starting at 25 eligible lives <ul style="list-style-type: none"> » 10-24 Eligible Lives: minimum of 5 enrolled in each plan » 25-49 Eligible Lives: minimum of 5 enrolled in the DHMO and 10 enrolled in the PPO » 50-99 Eligible Lives: minimum of 5 enrolled in the DHMO and 20 enrolled in the PPO » Required participation % based on the single option PPO requirements listed • Employer Sponsored and Voluntary PPO/PPO dual options available at <ul style="list-style-type: none"> » 50 eligible lives 50-99 Eligible Lives: minimum of 10 enrolled in each plan » The 2 plans paired together should not be too similar to one another. Either of the following scenarios would be acceptable: <ul style="list-style-type: none"> • The coinsurance is different between the High and Low plan • Maximum, Out of Network, and Endo/Perio - at least 2 out of these 3 categories must be different between the High and Low plan » Required participation % based on the single option PPO requirements listed |
| Ortho | |
| <ul style="list-style-type: none"> • Orthodontia requires at least 2 enrolled lives <ul style="list-style-type: none"> » Groups with 2-9 enrolled must have prior ortho coverage. A copy of the groups prior plan summary or certificate that reflects ortho coverage in place is required » 10+ enrolled requires prior major coverage | <ul style="list-style-type: none"> • Orthodontia requires at least 2 enrolled lives <ul style="list-style-type: none"> » Groups with 2-9 enrolled must have prior ortho coverage. A copy of the group's prior plan summary or certificate that reflects ortho coverage in place is required » 10+ enrolled requires prior major coverage |

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Nippon Life Benefits[®]

2-50 Enrolled Lives

| Employer Sponsored | Voluntary |
|--|--|
| Eligibility | |
| <ul style="list-style-type: none"> • Non Contributory (100% employer contribution) requires 100% of eligible employees to enroll • Contributory (minimum 50% employer contribution) requires 25% of eligible employees to enroll | |
| Participation | |
| <ul style="list-style-type: none"> • Non Contributory (100% employer contribution) requires 100% of eligible employees to enroll • Contributory (minimum 50% employer contribution) requires 25% of eligible employees to enroll | <ul style="list-style-type: none"> • Greater of 5 enrolled or 25% of eligible employees |
| Ortho | |
| <p>Orthodontia: Child and Adult Orthodontia</p> <ul style="list-style-type: none"> • 5 or more enrolled with current orthodontia coverage • 10 or more enrolled without current orthodontia coverage <p>Dual Option: Minimum case size is 10 enrolled employees. At least one employee must be enrolled in each benefit offering</p> | |

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| Employer Sponsored | Voluntary |
|--|--|
| Eligibility | |
| <ul style="list-style-type: none"> • Contributory (50% minimum employer contribution) requires 50% participation • Non-contributory (100% employer paid) 100% employer contribution is required however will allow 25% valid waivers | <ul style="list-style-type: none"> • The greater of 5 enrolled or 20% participation |
| Participation | |
| | |
| Ortho | |
| <p>Please note: Group size: 3-100 Orthodontia: Orthodontic coverage is available to groups of 5+ enrolled lives. Dependent ortho available to age 19 Child Ortho-available to groups of 5 or more enrolled employees Child & Adult Ortho-available to groups of 25 or more enrolled employees</p> | |

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| Employer Sponsored | Voluntary |
|--|--|
| Eligibility | |
| <ul style="list-style-type: none"> • Minimum 2 enrolled for all plans • Contributory (50% minimum employer contribution) requires 75% participation (not to fall below 50% with valid waivers) <p>HMO/PPO Dual Option:</p> <ul style="list-style-type: none"> • Minimum of 5 eligible employees, 3 enrolling <p>PPO/PPO Dual Option:</p> <ul style="list-style-type: none"> • Minimum of 10 eligible employees, 10 enrolling • Combination of plans must be logical, e.g. high and low options <p>HMO/HMO Dual Option:</p> <ul style="list-style-type: none"> • Minimum of 5 eligible employees, 3 enrolling | <ul style="list-style-type: none"> • 0%-49% employer contribution |
| Participation | |
| <p>HMO/PPO Dual Option:</p> <ul style="list-style-type: none"> • Normal participation guidelines apply based on whether the group is voluntary or contributory, while meeting the minimum of 3 enrolled <p>PPO/PPO Dual Option:</p> <ul style="list-style-type: none"> • Normal participation guidelines apply based on whether the group is voluntary or contributory, while meeting the minimum of 10 enrolled <p>HMO/HMO Dual Option:</p> <ul style="list-style-type: none"> • Normal participation guidelines apply based on whether the group is voluntary or contributory, while meeting the minimum of 3 enrolled | <ul style="list-style-type: none"> • Requires a minimum of 2 enrolled |
| Ortho | |
| <ul style="list-style-type: none"> • Orthodontia available on PPO Only. Requires 50% employer contribution and available to groups of 5 or more eligible employees, with a minimum of 4 enrollees. <p>HMO/PPO Dual Option:</p> <ul style="list-style-type: none"> • A minimum of 5 eligible and 4 enrolled is required on any INO or PPO plan that includes orthodontic services <p>PPO/PPO Dual Option:</p> <ul style="list-style-type: none"> • A minimum of 5 eligible and 4 enrolled is required on any option that includes orthodontic. If both plans include ortho, each plan will require a minimum of 8 enrolling • Plans must differ by more than just orthodontia on one plan | <ul style="list-style-type: none"> • Orthodontia only available on PPO plans and will still require 5 eligible and 4 enrolled even if Voluntary |

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| Employer Sponsored | Voluntary |
|--|--|
| Eligibility | |
| <ul style="list-style-type: none"> • 5+ enrolled minimum • Requires 20% participation • If offering coverage to out of state employees, at least 10 California enrolling employees are required | <ul style="list-style-type: none"> • 5+ enrolled minimum • Requires 20% participation • If offering coverage to out of state employees, at least 10 California enrolling employees are required |
| Participation | |
| | |
| Ortho | |
| Orthodontia: Available up on request but not available for virgin group | |

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