

## Voluntary Plan Requirements

Number of Eligible Employees	Minimum Participation
10-49	10 enrolled employees
50+	20% of eligible employees

**Final rates for all plans are based on number of enrolled employees.**

## Late Entrant

A late entrant is any person who becomes insured more than 31 days after he/ she is eligible. Once a late entrant becomes insured, the plan will pay for covered:

Type 1 (Preventive)	Immediately
Type 2 (Basic)	After 6 months
Type 3 (Major)	After 12 months
Orthodontia	After 24 months

For groups situated in New York,  
the orthodontia waiting period is 12 months.

These waiting periods will be waived if eligible employees or dependents (who initially waived coverage because they had coverage elsewhere) now enroll because their other coverage has terminated. Proof of prior coverage with the enrollment form is required.