

Group Eligibility

- Plans are available for groups of 2-99 enrolled employees. Special rating applies to groups of 100+ lives. Please contact Employers Dental Sales Support at 800-243-2534 x1.
- All cases are subject to final underwriting approval.
- Family Businesses: If one family, living in the same household, related by blood or marriage, comprises 50% or more of a prospective group, the group is not eligible.
- Excluded Groups: Carve-out groups, dental offices, jewelry stores, voluntary associations with no employer/employee relationship.
- High-Risk Industries: Real estate, sales firms, entertainment firms, federal or public funded firms and investment firms. These industries require prior approval from Employers Dental.

Employer Contributions

Non-Contributory	100% employer paid
Contributory	Minimum 25% employer contribution to overall premium
Partial Contributory	Non-Contributory for employee, Contributory for dependent(s) OR 100% employee only participation
Voluntary	Employer pays less than 25%

Participation Requirements

- All employees who work at least thirty (30) hours a week on a permanent full-time basis are eligible to participate. Dependent child(ren) coverage begins at age 3 and goes to age 19. Full-time dependent students covered to age 25.
- Non-Contributory Plans - All full-time employees and their spouses and dependent child(ren) must enroll in this plan even if they are covered elsewhere. No waivers/refusals.
- Contributory Plans - Employee Participation

Number of Eligible Employees	Minimum Participation
2-5	100%
6	100% minus one
7-9	100% minus two
10+	60%* of eligible employees
*50% allowed with signed spousal waivers	

- Employees covered by their spouses's group dental plan are not considered eligible for these contributory participation requirements.
- Dependent Participation / Contributory Plans:
50% of eligible dependent units must be insured. Dependents covered under another group dental plan are not considered eligible for this plan.

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