

## 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.**