

Participation Guidelines - Employer-Paid Informed Patient OptionsSM

FOR POOLED GROUPS OF 51-249 ELIGIBLE EMPLOYEES

PARTICIPATION REQUIREMENTS

- A minimum of 51 employees must be eligible for coverage, and at least 60% of all eligible employees not covered by another dental plan must enroll.
- Annual open enrollment.

Medical lock availability

- To qualify as a medical lock, enrollment must be tied to medical coverage, meaning employees may not enroll in the dental plan unless they are enrolled in the medical plan as well.
- Employees selecting single medical coverage must select single dental coverage, while those opting for family medical coverage must select family dental coverage. (A copy of the medical plan billing must be included with the master application and enrollment forms.)

UNDERWRITING GUIDELINES

- If coverage is waived at initial enrollment, a qualifying event must occur to gain coverage except during an open-enrollment period.
 - Employees who drop coverage during the year may not re-enroll at any time unless a qualifying event occurs.
- Groups must be based in the approved state and (for standard approval and rates) no more than 20% of the group can be located outside the state.
 - Groups with more than 20% of eligible employees residing outside the approved state are subject to underwriting review.
- For groups where 50% or more are related by blood, marriage or adoption, proof of employment is required.
- Coordination of benefits applies.
- Employee-only plans are available.

ORTHODONTICS – OPTIONAL ADD-ON

- Orthodontic coverage is available as an optional add-on. The employer must choose a dental plan either with or without orthodontics for all employees.
- Coverage is only for dependent children ages 8 through 18.
- Twelve-month waiting period for new groups. If the group has prior comparable coverage, enrolled dependent children will receive credit toward the Securian Dental waiting period for time under the prior plan. The entire waiting period applies to dependent children of employees who join after initial enrollment.
- Coverage includes limited, interceptive, and comprehensive orthodontic treatment.

FOR POOLED GROUPS OF 51-249, CALL 866-827-3318

FOR CUSTOM QUOTES (AVAILABLE FOR GROUPS OF 250+), CALL 866-222-6507

This information is for Securian Dental broker use, and is provided as a convenience only. Participation and underwriting determinations are subject to our underwriting review, and complete coverage details are specified in the Dental Benefit Plan Summary.

Securian Dental is underwritten by Securian Life Insurance Company and administered by DeCare Dental Health International, LLC. In California, Securian Dental is underwritten by Securian Life Insurance Company, offered through DeCare Dental Insurance Services, LLC, and administered by DDHI Administrators, LLC.

Securian Dental Plans

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SECURIAN™

Participation Guidelines - Voluntary Informed Patient Optionssm

FOR POOLED GROUPS OF 51-249 ELIGIBLE EMPLOYEES

PARTICIPATION REQUIREMENTS

- A minimum of 51 employees must be eligible for coverage, and a minimum of 5 employees must enroll.
- Annual open enrollment for groups of 10 or more enrolled employees.

UNDERWRITING GUIDELINES

- If coverage is waived at initial enrollment, a qualifying event must occur to gain coverage except during an open enrollment period.
 - Employees who drop coverage during the year may not re-enroll at any time unless a qualifying event occurs.
- Groups must be based in the approved state and (for standard approval and rates) no more than 20% of the group can be located outside the state.
 - Groups with more than 20% of eligible employees residing outside the approved state are subject to underwriting review.
- For groups where 50% or more are related by blood, marriage or adoption, proof of employment is required.
- Coordination of benefits applies.
- Employee-only plans are available.

ORTHODONTICS – OPTIONAL ADD-ON

- Orthodontic coverage is available as an optional add-on for groups of 10 or more enrolled employees. The employer must choose a dental plan either with or without orthodontics for all employees.
- Coverage is only for dependent children ages 8 through 18.
- Eighteen-month waiting period for new groups. If the group has prior comparable coverage, enrolled dependent children will receive credit toward the Securian Dental waiting period for time under the prior plan. The entire waiting period applies to dependent children of employees who join after initial enrollment.
- Coverage includes limited, interceptive, and comprehensive orthodontic treatment.

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