

1/17 Large Group (101–249) Dental and Vision Guidelines

Group eligibility:

- ◆ 101–249 eligible employees with over 50% of the total group located in California, subject to out-of-area requirements below.
- ◆ Out-of-area requirements
 - A maximum of 49% of the total eligible population may be out of California's service area, subject to the following rules.
 - Those employees who are out of the California service area may be written on a PPO plan.

Employee eligibility:

- ◆ Probationary period for new hires must be no less than first of the month following date of hire and no longer than first of the month following 2 months. Note: The probationary period must match Medical.
- ◆ Eligible employees can be defined as employees working at least 20 or 30 hours per week. Note: The hours per week must match Medical.
- ◆ With the exception of owners, all employees must be covered by workers' compensation.

Enrollment details:

- ◆ Groups enrolling in Health Net's Medical with Dental and/or Vision products or standalone Dental and/or Vision:
 - Employee eligibility is based on the entire group.
 - Minimum participation for the products must be met.
 - Standard paperwork requirements must be met.
- ◆ Existing Health Net Medical groups adding a Dental and/or Vision product:
 - If the Dental enrollment is below that of the current Medical, paperwork will be required to verify participation on the DPPO and Employer rates on DHMO and Vision.

Rate information:

- ◆ 12-month rate guarantee for cases sold/renewed in conjunction with medical or if sold as a standalone product.

Submission:

- ◆ All cases requesting coverage on the 1st must be submitted by the 5th of the month for which coverage is to be effective.
- ◆ Mid-month effective dates are not allowed.

Vision details:

- ◆ A minimum participation of 75% of the eligible employees is required for employer paid rates. Note: Unlike Medical, waiving for other coverage will count against participation.
- ◆ A minimum employer contribution of 50% of the employee premium is required for employer-paid rates.
- ◆ Voluntary rates apply to those cases with less than 75% participation and/or 50% contribution.
- ◆ Minimum of 2 eligible enrolled required.

DHMO details:

- ◆ Employer-paid rates
 - A minimum participation of 50% of the eligible employees is required. Note: Employees waiving coverage due to group coverage through another employer (i.e., spousal coverage) will not be counted as eligible for the purposes or participation.
 - A minimum of 10 eligible enrolled is required.
 - A minimum contribution of 50% is required.
 - Proof of prior group coverage is required.
- ◆ Voluntary rates
 - A minimum of 10 eligible enrolled required.
 - No minimum contribution is required.
 - Available to groups with no proof of prior coverage.
- ◆ Orthodontia is included in all DHMO plans.

DPPO details:

- ◆ Employer-paid rates
 - A minimum participation of 75% of the eligible employees is required. Note: Employees waiving coverage due to group coverage through another employer (i.e., spousal coverage) will not be counted as eligible for the purposes or participation.
 - Minimum of 10 eligible enrolled required.
 - A minimum employer contribution of 50% of the employee premium is required.
 - Proof of prior group coverage is required.
- ◆ Voluntary rates
 - Minimum of 10 eligible enrolled required.
 - No minimum contribution is required.
 - Available to groups with no proof of prior coverage
- ◆ Orthodontia
 - Minimum of 10 eligible enrolled required.
 - DPPO plans available with or without orthodontia.
- ◆ Implant coverage
 - Minimum of 10 eligible enrolled required.
 - Available through Classic Plus 1 DPPO plan.
 - Not available through any other DPPO or DHMO plan.

Dual choice:

- ◆ DHMO and DPPO products are available in a dual choice arrangement subject to the product details above. A group may have 1 DHMO and 1 DPPO, or 2 DHMO plans or 2 DPPO plans.
- ◆ A minimum participation of 75% of the eligible employees is required.
- ◆ Dual choice dental with a minimum of 10 eligible enrolled is required, as long as there is a minimum of 2 enrolling on a given plan.
- ◆ The minimum size requirements, for the products in question, will be applied.
- ◆ Classic Plus 1 plan (with implant coverage) must have at least 10 eligible employees enrolled.