

THE DETAILS

Underwriting Guidelines – Fully Insured

	STANDARD DCPG PLATFORM		SHELF RATE PLATFORM	
Products Available	Employer Sponsored 10+ Eligible	Voluntary 10+ Eligible	Employer Sponsored 2-99 Eligible	Voluntary 2-99 Eligible
HMO	Yes	Yes	Yes	Yes
PPO	Yes	Yes	Yes	Yes
ASO	100+ enrolled employees	100+ enrolled employees	Not available	Not available
Employer Contribution	50% of single only	0%	50% of single only	0%
Participation	50% of eligibles with minimum of 10 enrolled	25% of eligibles (waived if a DCPG representative conducts enrollment meetings) with minimum of 10 enrolled	25% of eligibles with minimum of 2 enrolled	25% of eligibles with minimum of 2 enrolled
Spousal Waivers Included	Yes	No	Yes	No
Annual Max Options	2-50 eligible = \$250-\$2,000 51- 499 eligible = \$250-\$2,500	2-50 eligible = \$250-\$2,000 51+ 499 eligible = \$250-\$2,500	\$1,000	\$1,000
Orthodontia	Need 5 enrolled employees	Need 5 enrolled employees	Need 5 enrolled employees	Need 5 enrolled employees
Orthodontia Max Options	2-50 eligible = \$250-\$2,000 51+ eligible = \$250-\$2,500	2-50 eligible = \$250-\$2,000 51+ eligible = \$250-\$2,500	\$1,000	\$1,000
Implant Rider	Available	Available	Available	Available
Total Vision Services	Included	Included	Included	Included
EPIC Hearing Services	Included	Included	Included	Included
Rate Guarantee	up to 24 months	up to 24 months	24 months	24 months
Dependents	Dependent to age 26	Dependent to age 26	Dependent to age 26	Dependent to age 26
Billing	2-9 eligible = EFT 10+ eligible = Standard or EFT	2-9 eligible = EFT 10+ eligible = Standard or EFT	2-9 eligible = EFT 10+ eligible = Standard or EFT	2-9 eligible = EFT 10+ eligible = Standard or EFT
Commission	2-9 enrolled = Flat 5% 10+ enrolled = Standard Unless otherwise Quoted	2-9 enrolled = Flat 5% 10+ enrolled = Standard Unless otherwise Quoted	2-9 enrolled = Flat 5% 10+ enrolled = Standard Unless otherwise Quoted	2-9 enrolled = Flat 5% 10+ enrolled = Standard Unless otherwise Quoted
ASO Option	100+ enrolled employees	100+ enrolled employees	N/A	N/A
Notes:	Dual Option Availability New Business: 25+ Eligibles Established Business: 25+ Enrolled NOTE: Ortho cannot be the only difference in plans.		Only enhancements already listed on brochures are available.	

For more information, call your DCPG Sales Representative or visit DentalCarePlus.com.