

General Guidelines

Northwest Employers Trust new business rates cannot be used for any existing United Concordia Business.

SPONSORED GROUP SIZE 2 to 4 employees: eligible for Flex plans 800 or 1000
 5 to 24 employees; eligible for Flex plans 800, 1000, or 1,500
 25 to 100 employees: eligible for Flex plans 800, 1000, 1500, or 2000

A minimum of 25 employees are required if Orthodontia is offered as a benefit. 90th percentile out of network benefit reimbursement option requires 10 enrolled employees.

VOLUNTARY GROUP SIZE The greater of 10 employees or 20% participation: eligible for Flex 800, Flex 1000, or Flex 1500.

The greater of 25 enrolled or 20% participation: eligible for Flex 2000.

A minimum of 25 employees are required if Orthodontia is offered as a benefit. 90th percentile out of network benefit reimbursement option requires 10 enrolled employees.

PARTICIPATION REQUIREMENTS	SPONSORED		VOLUNTARY	
	Group Size	Minimum EE Enrollment	Minimum EE Enrollment	Minimum EE Participation
	2 to 4	All must enroll	N/A	N/A
	5 to 6	All but 1 must enroll	N/A	N/A
	7 to 9	All but 2 must enroll	N/A	N/A
	10 to 50	70% of eligible emp.	10	20%
	51+	70% of eligible emp.	10	20%

In addition to meeting minimum participation requirements, rates and corresponding plans are based upon the actual number enrolled.

MEMBER ELIGIBILITY In addition to meeting minimum participation requirements, rates and corresponding plans are based upon the actual number enrolled.

Employees working a minimum of 20 hours per week are eligible
 Part-time or season employees are not eligible for coverage
 Employee must enroll for dependents to be eligible for coverage

**RATE
GUARANTEE**

Rates are guaranteed for 12 months from the effective date.

**PROVIDER
CHOICE**

Insured members may choose **any licensed dentist**

**PROVIDER
NETWORK**

The **Advantage Plus** network has over 68,000 contracted dentists at over 117,000 locations throughout the United States who accept United Concordia's fee schedule as payment-in-full for covered dental services. When using one of these **Advantage Plus** providers, members are responsible only for any deductibles, coinsurance amounts, and amounts exceeding the maximums that are part of the plan design. There is no balance billing for covered services. Network dentists also agree to file claims with United Concordia, which means less paperwork for the member. Visit United Concordia's Web site, www.ucci.com, for immediate access to the online directory.

**AVAILABLE
NETWORKS**

WA & OR Advantage Plus Network

AK Advantage Network

**WAITING
PERIODS**

Waiting periods will be waived for initial employees to new group plans, with the exception of 12 months for orthodontic coverage. Following the initial enrollment, new employees and dependents must be covered for 12 continuous months to be eligible for Class III major services.

**PRIOR PLAN
CREDIT**

For plans with Orthodontia, if Orthodontia was covered under the employer's prior plan (excluding DHMO and Discount plans), employees providing proof of coverage will receive month for month credit. If the employee is not listed on the last month of the prior carrier's bill, the employee will be required to satisfy all waiting periods as a new entrant.

**DEPENDENT AGE
LIMITS**

Dependent children are eligible to age 19, full time students are eligible to age 25 in OR and AK. Dependents in WA are covered to age 25 regardless of student status.

**CASE
SUBMISSION**

All enrollment materials must be received by United Concordia on or before the effective date. The group application, employee enrollment forms, copy of proposal and first month's premium payment should be sent to:

United Concordia Companies, Inc.
2200 Sixth Avenue, Suite 804
Seattle, WA 98121

**PLAN
AVAILABILITY**

Sponsored:

Groups must be in business at least 12 months to be eligible.

Without Prior Coverage: Groups without current dental coverage are only eligible for the Flex 800 plan design during the first 12 months of coverage. Plan upgrades are available at renewal upon request assuming all other general guidelines are met.

With prior Coverage: Groups with existing group dental coverage are eligible for any of the Flex plans as long as they meet the general guidelines above regarding group size, minimum enrollment and minimum participation thresholds.

Voluntary:

With or Without out Prior Coverage: Groups with or without current group dental coverage are eligible for any of the Flex plans as long as they meet the general guidelines above regarding group size, minimum enrollment and minimum participation thresholds

Existing Group Plans: Groups with existing dental coverage may purchase any of the Flex plans as long as they meet the group size criteria and have at least 75% of the eligible employees residing in the situs state.

Groups of Two (2): For group to be eligible, employees must reside in separate households.

**DISCLOSURE
LANGUAGE**

United Concordia's Group Policy begins on the agreed effective date and renews yearly thereafter subject to the Group Policy provisions. Either the employer/group or United Concordia may elect not to renew the Group Policy by providing written notice to the other party at least 31 days prior to renewal. United Concordia may terminate the Group Policy within 31 days written notice if the employer/group fails to pay premium. United Concordia may adjust rates or benefits or terminate the Policy on any premium due date with 31 days advance notice if the minimum participation requirements are not achieved or the nature of the risk changes significantly. Employees/members may be subject to open enrollment periods, late enrollment or voluntary disenrollment restrictions as required by the Group Policy terms. Employees/members must also meet their employers or group's eligibility requirements or waiting period for insurance. Policy Number: 9802 (06/01) in WA; OR 9802 (06/01) in OR Underwritten by United Concordia Insurance Company United Concordia policies cover dental benefits only. United Concordia's Provider Detail County Report (05/05) NET GL 07/05)

Complete General Guidelines and detailed Plan Descriptions are available on line at <http://www.netplans.net> in the Broker Service Center