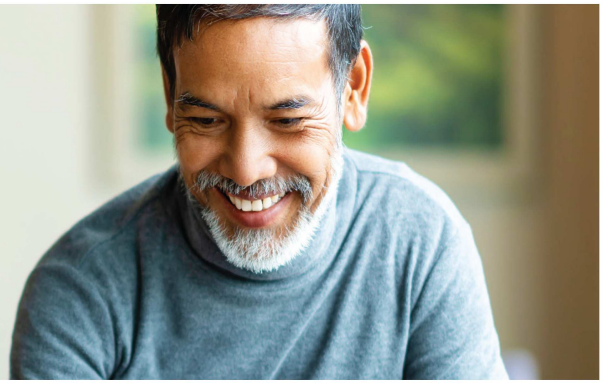


PROGRAM GUIDELINES



This list is intended to be informative and is not all-inclusive. Other policies and guidelines may apply.

Employer Eligibility at Initial Enrollment

- Group Size: 2-500 eligible Employees
- Group's home office must be domiciled in California
- Valid Federal Tax ID Number (Not a Social Security Number)
- Company Business Checking Account
- PEO Sub Groups are Eligible

Available Plans

- Group must offer one PPO Carrier to go alongside Delta Dental® DHMO

2-9 Employees

- Employer sponsored benefits: Dental, Vision, Chiropractic/Chiropractic & Acupuncture, and Life
- Voluntary benefits: Dental (Anthem Blue Cross only; minimum five eligible with minimum two enrolled. MetLife; minimum two eligible with minimum two enrolled), Vision, Chiropractic/Chiropractic & Acupuncture

10-500 Employees

- All Employer sponsored benefits: Dental, Vision, Chiropractic/Chiropractic & Acupuncture, and Life
- Voluntary benefits: Dental (Anthem Blue Cross; minimum five eligible with minimum two enrolled. All other Dental Plans; minimum ten eligible with minimum five enrolled), Vision, Chiropractic/Chiropractic & Acupuncture

Effective Dates

- First of the month (Employer may apply 60 days in advance - rate at time of effective date will apply)
- 12 month rate guarantee

Waiting Period (All Employees Only)

First day of the month following:

- Date of hire, 30, 60, 90, 180, 365 days available (waiting period may be waived at initial group enrollment)

Employer Required Contribution for Employer Sponsored Benefits

- 50% of the lowest cost benefit design for dental and vision
- Dependent contribution, if any, is at the employer's discretion
- 100% for Chiropractic/Chiropractic & Acupuncture, and Life

Orthodontia Availability

- Ameritas PPO: 5 or more Eligible (Employer Sponsored & Voluntary)
- Anthem Blue Cross PPO: 10 or more Eligible (Employer Sponsored Only)
- Delta PPO: 10 or more Eligible employees with 5 or more Enrolled on PPO (Employer Sponsored & Voluntary)
- MetLife PPO: 10 or more Eligible employees with 5 or more Enrolled on PPO (Employer Sponsored & Voluntary)

Monthly Administration Fee

- 2 - 8 employees \$25
- 9 - 20 employees \$30
- 21 - 199 employees \$35
- 200+ employees \$50

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PROGRAM GUIDELINES

STEP 1: Dental

Choose Employer Sponsored or Voluntary

- Pick ONE PPO Carrier to go alongside Delta Dental® DHMO Plans
- Employer Sponsored – Requires minimum 2 enrolled and 70% Participation
- Voluntary – Anthem Blue Cross - minimum five eligible with minimum two enrolled
All other Dental Plans - minimum ten eligible with minimum five enrolled

STEP 2: Vision

Choose Employer Sponsored or Voluntary

- Pick ONE Vision Carrier
- Employer Sponsored – Requires minimum 2 enrolled and 70% Participation
- Voluntary – No minimum participation requirement

STEP 3: Chiropractic/Acupuncture

Choose Employer Sponsored or Voluntary

- Employer Sponsored – 100% participation, 100% paid by employer
- Voluntary – No minimum participation requirement

STEP 4: Life/AD&D

Employer Sponsored ONLY

- Pick ONE Life Carrier
- 100% participation, 100% paid by employer

STEP 5: Enrollment

Complete our Universal Employee Enrollment Form

- Ask your broker for custom benefit and rate sheets for your employees

STEP 6: Group Submission

Submit

- Employer Application
- Employee Enrollment Forms and/or Waivers
- Client Company Check/1st month premium



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