

## Rocky Mountain Health Plans Underwriting Guidelines

### RMHP Segment 2 Contributory and Voluntary

Initial Effective Date:	As stated on each quote.
Initial Rate Guarantee:	1-Year minimum for each employer group. Dental anniversary must match Medical anniversary. Employers purchasing dental for the 1st time with RMHP are not required to add dental on the Medical anniversary.
Rating:	Pool Increase is set in September of each year for the next calendar year. Each group renews on their own individual anniversary each year.
Broker Commissions:	10% Flat.
Plan Selection:	Predetermined plans/rates. Group offers one dental plan to all employees.
Employer Contribution:	Contrib: 50% for Single Employee Premium; Voluntary: 0% to 49% for Single Employee Premium
Participation Requirements:	Contributory: 50% of all eligible employees; Voluntary: 20% of all eligible employees.
Minimum Enrollment:	2 - 50 enrolled employees.
Annual Open Enrollment:	Yes.
Late Entrants:	Not available - Employee must enroll timely or at open enrollment.
Eligibility:	Minimum hours worked and the waiting period for eligibility will be the same as for the medical plan for each class of employee.
Billing:	RMHP will bill the group for both medical and dental.
Required Forms:	Standard new group submission as described in the Sales Manual.
Orthodontic Services:	Covers children to age 19. Available for groups with 25 or more enrolled employees.
Takeover Credit:	Voluntary: Credit for benefit-waiting periods is offered at inception date of the plan only. We will waive all benefit-waiting periods for all employees of employers who provide prior coverage information on the signed group application. Credit is not offered for New Hires or those who enroll after their initial election period. Vol and Contrib: There is no deductible credit from the prior carrier. There is no pre-existing condition limitation period.
Enrollment Options:	Contributory and Voluntary: <ul style="list-style-type: none"><li>▪Employee may elect Medical only and waive dental</li><li>▪Employee may elect Dental only and waive medical</li><li>▪Employee may elect Medical and Dental</li><li>▪Employee may waive or enroll spouse and/or dependent children from either coverage as long as the employee is enrolled in the coverage. The covered dependents on medical do not have to mirror the covered dependents on dental.</li></ul>
Disenrollment:	Members can term anytime and can re-enroll at the next open enrollment or for a qualifying event. Voluntary plan waiting periods will apply for members who rejoin the plan at either open enrollment or for a qualifying event.
Benefit Accumulator:	Calendar Year.
Declined Industries:	SIC/NAICS PEO 7363/561330, Post Office 4311/491110, Prof Sports 7941/711211, Racing 7948/711212, Dentist offices 8021/621210, Dental Labs 8072/339116, Civic Social Clubs 8641/813410, Private Households 8811/814110, National Security 9711/928110, International Affairs 9721/928120, Public Orders and Safety 9229/922190, Nonclassifiable 9999.
Out-of-state employee guidelines:	Company must be headquartered within the home state. Rates are based on the location of the corporate headquarters. If less than 80% are located in the home state or the location of employees vary significantly within the state, then the quote must be submitted to Delta Dental of Colorado Underwriting. Please contact your Delta Dental Sales Contact to submit a national quote.