

## **Underwriting Guidelines for Delta Dental/MorganWhiteGroup Voluntary Pool Plans**

- 1. Minimum participation of 10 primary enrollees required, and the Rates are based on the employee paying 100% of the cost.**
- 2. Limited to groups of 250 lives or less. Contact MorganWhiteGroup office at 800-800-1397 or 601-956-2028 Ext. 116. Multi-state groups must be submitted to underwriting for rating.**
- 3. Rates are valid for two years. Each group written with the pool will have their own 24-month contract period. Renewals will be based on the experience of the entire pool.**
- 4. Premiums must be deducted under a section 125 Flexible Benefit Plan, and enrollment will be restricted to a one month open enrollment per year. New hires will have 30 days to enroll after any eligibility waiting period.**
- 5. If coverage is voluntarily dropped at any time other than the open enrollment, the enrollee will not be allowed to re-enroll in the plan.**
- 6. Groups with the following characteristics must be submitted for approval before quoting:**
  - Groups with seasonal employment.**
  - Groups with turnover of 20% or more during the last 12 months.**
  - Restaurants, Automobile Agencies, Motels, Hotels, Construction Companies, Health Clubs, Beauty Salons, Barber Shops, Small Health Care Facilities (Clinics, Doctors Offices), Architects, Engineers, Law Offices, Computer Programming, Real Estate Companies or Property Management Companies.**
  - Schools are ineligible for the pool plan.**