

With the help of your agent/broker, simply follow these easy steps to offer **DentalNOW!** to your employees.

1. Choose the right **DentalNOW!** plan for your employees' needs. If you have employees eligible for the BASIC Plan, you can offer up to two plans as long as the BASIC Plan is one of the two.
2. Using the **Employer Endorsement Letter** that your agent/broker will provide, create your own letter on your company's letterhead. This letter tells your employees that you're making the plan available for their consideration. The letter will contain the rates for the plan you decide to offer.
3. Provide each of your employees with the **Endorsement Letter**, the **Plan Description** and **Enrollment Form**.

*If you are going to make the BASIC plan available to your part-time employees, those employees would receive a separate **Endorsement Letter**, **Plan Description** and **Enrollment Form**.*

Note: All employees must complete, sign, and return an **Enrollment Form**, even if they choose not to enroll. There is a special section on the Form to use if the employee is waiving coverage.

4. Once you collect ALL the signed and dated **Enrollment Forms**, we suggest you make a copy of them for your records. Future changes in enrollment will be handled via the **Change Transmittal Form** which will be provided with your Welcome Kit.
5. The **Enrollment Forms** now go to your agent/broker, along with either an employee **census** (including Name, Social Security Number, Job Title, and Date of Hire) **OR** a recent state or federal tax submission report that includes the names of all your employees. Your agent/broker will then determine if your group has met the participation requirement.
6. *If you have a Section 125 plan, let your agent/broker know which month you wish to designate for future open enrollment.*
7. Your agent/broker will then provide you with the first month's premium estimate.
8. Prepare a preprinted check made payable to the Administrator for the first month's premium and give it to your agent/broker. Any necessary adjustments will be made on bills going forward. If **Takeover Credits** are applicable, provide your agent/broker with a copy of your current carrier's dental insurance bill, as well as the bill from 12 months' prior.
9. Complete, sign and return the **Request for Group Dental Insurance** provided to you by your agent/broker.

Once all the required forms are received, your agent/broker will submit your group to the Administrator for processing.

The Effective Date of the Group Policy will be the first day of the month following the month during which the submission is accepted by the Administrator. (Sorry, but there can be no exceptions to this rule.)

Once accepted, a **Welcome Kit** will be mailed to you containing the **Group Policy**, **Certificate of Insurance**, **Group Application**, **ID Cards**, and **Claim Forms**.

After that, all you need to do is payroll deduct the premiums on behalf of your employees, remit the payment, and communicate any changes to the Administrator (you will be given forms for that purpose). Of course, employers should determine if they are subject to any state and federal regulatory compliance obligations.

So, sign on NOW! It's to your benefit, the benefit of your employees and the benefit of your business!