

Your DentalNOW! Step-by-Step Checklist for Easy Quoting. Profitable Sales.

DentalNOW! -- the new **affordable, voluntary dental insurance** product with a unique offering that appeals to a wide audience. Easy access to employers ... and to a larger number of employees than ever before.

- Review the employer brochure with your client.
- Determine which plan is right for your client. Choose just one of the following options:
 - Executive, Deluxe, Secure, or Basic
 - OR
 - Basic PLUS a choice of Executive, Deluxe, or Secure
- The Executive Plan is designed for employers having a high concentration of full-time white collar management or professional employees.
- The Deluxe Plan is a good alternative for employers having a mixture of white, gray and blue collar workers.
- The Secure Plan is designed for employers who have a heavy concentration of blue collar workers who either work limited hours or who need a low cost plan.

The needs of your employer clients vary and any one of these plans can be selected by your client with your guidance. Remember, your employer client can only make one of these three plans available to its employees. The only excluded occupations for this coverage are:

- Law firms
- Dentists and Physicians Offices
- Teachers (schools and colleges)
- Insurance Companies

Special Option: For employer clients with part-time, hourly, high turnover, frontline employees, **DentalNOW!'s Basic Plan** may be just the right option. This plan is limited to the following employees (it cannot be made available to other employees):

Limited to: *unarmed security guards; home healthcare workers; hotel, restaurant and cafeteria workers; retail and convenience store workers; customer service and telemarketing workers; janitorial and cleaning workers; temporary employment agency workers specializing in multi-functional employment services; agricultural, farm, landscaping, and ranch workers; seasonal construction workers; supermarket workers; and movie theater personnel.*

NOTE: The maximum number of plans that an employer can offer its employees is two: a choice of any of the four plans OR the Basic Plan along with one of the other three plans.

Employers can offer Executive, Deluxe, and Secure to high turnover personnel but cannot offer the Basic Plan to other employees. Employers may offer just the Basic Plan if the employee profile is applicable.

- For the **Executive, Deluxe, and Secure Plans**, use your employer client's zip code to determine the rate area. This can be found in the **Area Table** enclosed. Then find the appropriate area rates to quote by looking them up in the chart labeled **Monthly Premiums for DentalNOW!** enclosed within the folder.
- Rates for the Basic Plan are not area rated. Please go directly to the chart labeled **Monthly Premiums for DentalNOW!** for rates.
- Provide the rates to the employer along with the **Employer Endorsement Letter(s), the selected Employee Plan Description(s) and Enrollment Form(s)** to be handed out to employees as part of the enrollment process.

It is recommended that you insert the appropriate rates into the Endorsement Letter(s) so that the employer can photocopy the letter(s) onto its own letterhead for distribution to its employees as part of the enrollment process. Please note that if either the Executive, Deluxe or Secure Plan is being offered in conjunction with the Basic Plan, employees must be provided with the correct plan description, endorsement letter and enrollment form. (The Basic Plan has its own enrollment form).

NOTE: You may choose to enroll the group yourself on behalf of the employer. Additional enrollment materials are available from the Administrator, or may be photocopied.

- If your client has a group dental plan that's been in force for 12 or more consecutive months, credit for time served will be applied to employees covered under the existing plan (verification of such participation and duration of coverage will be required).
- If the number of participants in the existing plan is greater than 200 employee lives, then rates will be determined by the Administrator via experience rating. Please call the Administrator for more details on what is required to receive an experience rated quote.

NOTE: Groups with DHMO's will not qualify for takeover credits.

- Employees may opt to enroll or waive coverage via the Enrollment Forms. All Enrollment Forms (including waivers) must be collected by the employer and given to you at the conclusion of the enrollment period.
- Verify that the group has achieved minimum participation requirements. To determine the participation rate, simply divide the total electing coverage plus spousal waivers (those waiving this opportunity because they already have coverage under their spouse's plan) by the number of eligible employees. Please refer to Section 3 on the Producer Data Sheet for more details on this calculation.
- Complete the rest of the Producer Data Sheet including the calculation of the first month's estimated premium. If your employer client has a Section 125 Plan, be sure to find out which month will be designated for an annual open enrollment and include it on the Producer Data Sheet. Your employer client must have a Section 125 plan in order to offer an annual open enrollment period.

Have the Employer:

- Complete and sign the **Request for Group Dental Insurance**.
- **Provide a census** ((name, social security #, job title, date of hire) of eligible employees by category OR a current federal or state payroll reporting form listing employees. Updates may be requested by the Administrator in the future.
- Make **copies of Enrollment Forms** (including waivers) for the employer's personnel records before giving original forms to you.
- **Prepare a pre-printed company check** made payable to the Administrator for the first month's estimated premium (that you will provide to the employer).
- **If takeover credits are being requested, provide a copy of the employer's current bill** from the existing dental carrier and a bill from 12 months prior.

Submit the following to the Administrator:

- Originals of all **completed Enrollment Forms** (and waivers), signed and dated
- **Completed Request for Group Dental Insurance**
- **Completed Producer Data Sheet**
- **Census or government payroll reporting form**
- **Employer's pre-printed check** for the first month's estimated premium
- **Copy of your license and the completed Agent Appointment Information Form**

Once all of the information is received by the Administrator, your client's Request for Group Dental Insurance will be processed. The Effective Date of the group's coverage will be the first day of the month following the month during which the submission is accepted. A Group Policy, Certificate of Insurance and a Welcome Kit will be mailed to you or your client as indicated on the Producer Data Sheet. You will be sent procedures on how to renew cases at a later date.