



Dental underwriting updates for 2024

As an important part of our enhanced dental experience, the following new coverage options and rules are applicable for groups beginning with Jan. 1, 2024 effective dates.

Voluntary and employer-paid dental

- **Voluntary dental:** Employer contribution to the employee rate must be between 0-49%.
 - Minimum 30% participation is required (see below for additional Small Group requirements)
 - Small (1-50) groups with 1-3 eligible employees require 100% participation
- **Employer-paid dental:** Employer contribution to the employee rate must be 50% or more. Additional rules applicable to employer-paid dental:
 - Minimum 50% participation is required (see below for additional Small Group requirements)
 - Small (1-50) groups with 1-3 eligible employees require 100% participation
- **Participation:** Each group's Dental participation percentage is calculated as the number enrolling divided by the number eligible in 2024. All eligible employees who don't enroll are counted against participation. **All dental waivers will be considered as declining coverage even if they have other qualifying dental coverage.**
 - For groups of 1-100, if the dental participation minimum is not being met, dental coverage will not be offered with the group's renewal proposal and the group's renewal letter will notify them that dental coverage is being removed due to failure to meet the minimum participation requirement.
 - Groups wishing to retain coverage can submit applications to increase their participation or may be able to qualify for Voluntary coverage by lowering their contribution.
 - As a reminder, changes to dental rating elements such as census or contribution can impact rates.
 - Small (1-50) groups must have the same dental contribution on all employee classes.

Orthodontia: Orthodontia is now available to all groups with 10+ active enrolling employees (down from 26), and limited to members under age 26 (up from 24). Adult orthodontia is also now available as an option to groups of 51+.

- Dual option dental (51+):** Dual option dental is available to groups of 51-100 and there are new dual option guidelines for groups of 51+, including the following:
- The dental underwriter must approve all dual option pairings.
 - Minimum of 10 active employees must be enrolled on each dual option plan offering.
 - Rating spread (excluding orthodontia) of at least 15% between plans is required.
 - **Groups with current dental:** In-network coinsurance, basic and/or major, must be different between plans. If the current carrier has dual choice plans with the same co-insurance levels, or when in-network coinsurance cannot vary because it is not a standard option, there must be at least two benefit differences between the plans (e.g., deductible, annual maximum, OON coinsurance). Orthodontia will not be considered one of the two differences. The rules above apply without regard to orthodontia coverage and orthodontia does not have to be offered on both plans.
 - **Groups without current dental:** In-network coinsurance, basic and/or major, must be different between plans. When in-network coinsurance cannot vary because it is not a standard option, there must be at least two benefit differences between the plans (e.g.,



deductible, annual maximum, OON coinsurance). Orthodontia must be offered on both plans, or not at all.

- The full guidelines for groups of 51-100 are posted at the [asuris.com](https://www.asuris.com) 'Forms & documents' link under Producer and Employer>Medium group>2024.

Questions? Contact your account representative.