

# UNITED CONCORDIA

America's Premier Dental Insurer

## UNDERWRITING GUIDELINES

The following Underwriting Guidelines apply to the products listed on the rate cards.

1. All rate card products are quoted with the Concordia Advantage Network.
2. All percentages are based on United Concordia's Maximum Allowable Charge (MAC) In-network. See specific rate card for out-of-network allowance.
3. Plans and rates are valid for the dates indicated on the rate cards.
4. Plans and rates are valid for the counties indicated on the rate cards.
5. Employer contribution is required.
6. Groups with 2-9 enrolled contracts require 100% participation. Groups with 10 or more enrolled contracts require 75% participation.
7. Spousal waive outs count toward participation.
8. No more than two-thirds of the group can be related.
9. Standard United Concordia policies & procedures and exclusions & limitations apply (Please see attached form NY9809 1/99).
10. Deductible is waived for Preventive and Diagnostic services in-network only on Concordia Preferred products.
11. Deductible and annual maximum accumulate during a calendar year.
12. Dependents are eligible to age 19 and full time students to age 23.
13. Orthodontic coverage is only available to groups with 25 or more enrolled contracts.
14. Orthodontic coverage is available to dependents only to age 19.
15. The rate cards included in this binder are representative listings of the services covered under the proposed programs.
16. These plans are not offered as part of a dual option.
17. 75% of eligibles must be employed in New York State.
18. Groups having employees with more than 5 dependents require underwriting approval.
19. Groups in the following industry categories require underwriting approval:

80XX	Health Services
81XX	Legal Services
82XX	Educational Services
83XX	Social Services
86XX	Membership Organizations
88XX	Misc. Services
91XX-94XX	Government

