

# BEN-E-LECT/Safeguard Underwriting



## **Simplified Underwriting:**

- Groups are quoted on Ben-e-lect's web-based quoting system.
- All cases are submitted and approved by Ben-e-lect staff!
- Enrollments can be submitted on a roster or each employee can complete an easy one page Ben-e-lect enrollment.
- Enrollments are available on Ben-e-lect's web site.
- Groups must be submitted by the 1<sup>st</sup> of the month.
- 48-hour approval on new groups submitted completely.
- Dentists are the only restricted industry.
- All member material is issued by Ben-e-lect.

## **Simplified Participation:**

- Minimum group size 5 enrolled employees.
- Maximum enrollment 1500 employees.
- 75% participation or 5 employees, which ever is greater.
- No dependant participation requirement.
- No Contribution requirement.
- Will wrap with other dental plans, provided 5 employees enroll.
- No waiting periods for employee coming off of their employers prior group plan. 12-month waiting period for Major and Ortho for new hires.
- No waiting period for timely new hires / add-ons with previous coverage.
- Late enrollees are subject to a 12-month waiting period for Major and Ortho.
- Ortho offered on some plans.