



AOI HealthChoice Dental Program

Participation Policies

1. The dental program is an employer-choice option: the employer selects the dental program (Preferred, Standard or Value); the employees choose the dental carrier through which they will receive coverage. (See #9)
2. The employer must contribute 100% of the employee rate for groups of 10 or less eligible employees and 75% for groups with 11 or more eligible employees.
3. If the group is also enrolled in an AOI HealthChoice medical plan, dental enrollment must be at the same tier of coverage as the medical plan (employee + family medical coverage = employee + family dental coverage).
4. If an employer has not offered a dental program for 24 months prior to enrollment in the AOI HealthChoice dental program, only the Value Plan may be offered to employees until the group's first renewal.
5. Dental coverage cannot be terminated independently of AOI HealthChoice medical coverage until the employer's annual open-enrollment period.
6. If the employer elects the dental program and later drops the coverage, it cannot be re-elected for a minimum period of 24 months.
7. Rates for the dental program will be valid from the time of initial enrollment through the group's next open-enrollment period. AOI HealthChoice dental carriers reserve the right to change rates upon each open-enrollment period.
8. Out-of-state employees/dependents are eligible for dental coverage.
9. Kaiser Permanente Dental is not available as a dental-only carrier option. In order for a group to elect Kaiser Permanente dental coverage, the group must also be enrolled in an AOI HealthChoice medical plan.
10. Groups who elect dental-only coverage through AOI HealthChoice will be assessed a monthly \$15 administration fee.