

**Dental Plans (Stand-Alone and Other)
Policy Form and Rate Filing Requirements Checklist**

Stand-Alone Dental Plans (SADPs)

- Comply with all policy form and rate filing requirements in the table below.
- Submit filing(s) by the SADP deadline listed on the Office of the Commissioner of Insurance (OCI) website.

All Dental Plans

Requirement Category	Category Definition	Filing Instructions	Timing and Conditions of Filing
Dental Policy/ Certificate/ Contract Form	Document used to prescribe the terms of the insurance contract	<ul style="list-style-type: none"> • Attach to the Form Schedule tab in SERFF • If form is to supersede a previously submitted version, attach the previously approved or filed version clearly marked “for reference only” and with changes redlined to the Policy/Certificate/Contract requirement in SERFF 	<ul style="list-style-type: none"> • Must be filed at least 30 days prior to use • A Policy/Certificate/ Contract Form that was previously filed and includes no changes must still be submitted and will be reviewed for compliance with updated positions and guidance from CMS/OCI
Dental Application/ Enrollment Form	Document that requests information regarding the individual or entity applying for coverage	<ul style="list-style-type: none"> • Attach to the Form Schedule tab in SERFF • If form is to supersede a previously submitted version, attach the previously approved or filed version clearly marked “for reference only” and with changes redlined to the Application/Enrollment Form requirement in SERFF 	<ul style="list-style-type: none"> • Must be filed at least 30 days prior to use • If the Application/Enrollment Form was previously filed and no changes were made since the previous filing, submission is not required
Dental Schedule of Benefits	Document listing the services for which payment will be made under the insurance contract	<ul style="list-style-type: none"> • Attach to the Form Schedule tab in SERFF • If form is to supersede a previously submitted version, attach the previously approved or filed version clearly marked “for reference only” and with changes redlined to the Schedule of Benefits requirement in SERFF 	<ul style="list-style-type: none"> • Must be filed at least 30 days prior to use • If the Schedule of Benefits was previously filed and no changes were made since the previous filing, submission is not required

Dental Rider/ Endorsement/ Amendment	Document that becomes part of the insurance contract	<ul style="list-style-type: none"> • Attach to the Form Schedule tab in SERFF • If form is to supersede a previously submitted version, attach the previously approved or filed version clearly marked “for reference only” and with changes redlined to the Rider/Endorsement/Amendment requirement in SERFF 	<ul style="list-style-type: none"> • Must be filed at least 30 days prior to use • A Rider/Endorsement/Amendment that was previously filed and includes no changes must still be submitted and will be reviewed for compliance with updated positions and guidance from CMS/OCI
Rates		<ul style="list-style-type: none"> • Attach to the Rate/Rule Schedule tab in SERFF 	<ul style="list-style-type: none"> • Individual rates are not approved but must be filed within 30 days after they become effective • Rates should be submitted at same time as Policy/Certificate/Contract Form
Certification of Compliance and Readability	Certification from an officer of the company that the company has complied with statutory and rule requirements	<ul style="list-style-type: none"> • Attach to the Certification of Compliance and Readability requirement in SERFF 	
Statement of Variability	Document that describes the range of variable information in the form documents submitted	<ul style="list-style-type: none"> • Attach to the Statement of Variability requirement in SERFF 	
Redline Version	Document identifying changes to a previously filed version of the document	<ul style="list-style-type: none"> • Attach to the Redline Version requirement in SERFF 	