

## 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 both tables below.
- Submit filing(s) by the SADP deadline listed on the Office of the Commissioner of Insurance (OCI) website.

Requirement Category	Category Definition	Filing Instructions	Timing and Conditions of Filing
<a href="#">Stand-Alone Dental Plan Actuarial Value Supporting Documentation and Justification</a>	Document required for SADPs that intend to be certified by the federal exchange	<ul style="list-style-type: none"> <li>• Attach to the Supporting Documentation tab in SERFF</li> </ul>	<ul style="list-style-type: none"> <li>• Must be submitted with any federal exchange-certified SADP policy form filing that includes pediatric dental essential health benefits (EHBs)</li> <li>• Submit one completed form for each SADP submission</li> </ul>
<a href="#">Stand-Alone Dental Plans – Description of EHB Allocation</a>	Document required for SADPs that intend to be certified by the federal exchange	<ul style="list-style-type: none"> <li>• Attach to the Supporting Documentation tab in SERFF</li> </ul>	<ul style="list-style-type: none"> <li>• Must be submitted with any federal exchange certified SADP policy form filing that includes pediatric dental EHBs</li> <li>• Submit one completed form for each SADP submission</li> </ul>

### 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"> <li>• Attach to the Form Schedule tab in SERFF</li> <li>• 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</li> </ul>	<ul style="list-style-type: none"> <li>• Must be filed at least 30 days prior to use</li> <li>• 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</li> </ul>
Dental Application/ Enrollment Form	Document that requests information regarding the individual or entity applying for coverage	<ul style="list-style-type: none"> <li>• Attach to the Form Schedule tab in SERFF</li> <li>• 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</li> </ul>	<ul style="list-style-type: none"> <li>• Must be filed at least 30 days prior to use</li> <li>• If the Application/Enrollment Form was previously filed and no changes were made since the previous filing, submission is not required</li> </ul>

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**All Dental Plans (continued)**

Dental Schedule of Benefits	Document listing the services for which payment will be made under the insurance contract	<ul style="list-style-type: none"> <li>• Attach to the Form Schedule tab in SERFF</li> <li>• 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</li> </ul>	<ul style="list-style-type: none"> <li>• Must be filed at least 30 days prior to use</li> <li>• If the Schedule of Benefits was previously filed and no changes were made since the previous filing, submission is not required</li> </ul>
Dental Rider/Endorsement/Amendment	Document that becomes part of the insurance contract	<ul style="list-style-type: none"> <li>• Attach to the Form Schedule tab in SERFF</li> <li>• 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</li> </ul>	<ul style="list-style-type: none"> <li>• Must be filed at least 30 days prior to use</li> <li>• 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</li> </ul>
Rates		<ul style="list-style-type: none"> <li>• Attach to the Rate/Rule Schedule tab in SERFF</li> </ul>	<ul style="list-style-type: none"> <li>• Individual rates are not approved but must be filed within 30 days after they become effective</li> <li>• Rates should be submitted at same time as Policy/Certificate/Contract Form</li> </ul>
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"> <li>• Attach to the Certification of Compliance and Readability requirement in SERFF</li> </ul>	
Statement of Variability	Document that describes the range of variable information in the form documents submitted	<ul style="list-style-type: none"> <li>• Attach to the Statement of Variability requirement in SERFF</li> </ul>	
Redline Version	Document identifying changes to a previously filed version of the document	<ul style="list-style-type: none"> <li>• Attach to the Redline Version requirement in SERFF</li> </ul>	