

# Dental Insurance

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Updated August 2014

The University provides dental insurance access to full-time faculty and staff members. The plan is offered on a voluntary basis and premium payments are paid in full by the participant through payroll deduction according to a schedule established and published on an annual basis. Specific information on current plan designs and premium costs are available through the Office of Human Resources and online.

Participation in the University's dental insurance benefit is voluntary. New faculty and staff who are eligible and wish to participate must apply within 30 days of their date of employment, and coverage becomes effective the first of the month following the date of application. Eligible employees and/or dependents who do not enroll for coverage at the time of initial eligibility or during open enrollment may enroll for coverage during special enrollment periods. A special enrollment period is available if the following conditions are met:

1. the eligible person and/or dependent had existing dental coverage under another plan at the time he/she was first eligible or at the time of the open enrollment period; and
2. coverage under the prior plan was terminated as a result of loss of eligibility, termination of employer contributions or in the case of COBRA continuation coverage, the coverage was exhausted.
3. a special enrollment period is not available if coverage under the prior plan was terminated for cause or as a result of failure to pay premiums on a timely basis. Coverage under the University's plan is effective only with receipt of any required premium payments and a properly completed enrollment application submitted within 31 days of the date coverage under the prior plan terminated.

Faculty, staff and their dependents are also considered newly eligible when a marriage, divorce, birth, death, and placement for adoption or adoption occur. In such cases, required premiums and a properly completed enrollment application must be submitted within 31 days of the date of the qualifying event.

Employees and their dependents will be given an opportunity for a temporary extension of group dental insurance benefits based on group rates in certain instances where coverage under the plan would otherwise end, i.e., termination of employment, reduction of hours, death of spouse, divorce from spouse, or covered children ceasing to be eligible for coverage as "dependents" under the plans.

The University will notify eligible individuals of continuation rights in instances where employment is terminated or hours reduced or an employee's death has occurred. It is the individual's responsibility to notify the University of a qualifying event. If continuation coverage is not chosen during the eligible period, dental insurance coverage will end.