



WASHINGTON COLLEGE POLICIES

DENTAL INSURANCE

****THIS POLICY IS UNDER REVISION****

Washington College offers dental insurance to eligible employees and their dependents. This is a voluntary benefit that can be elected by an employee. An eligible employee may participate in the College's dental plan, while selecting to waive participation in the College's health insurance plan. The College does not require the employee to have dental insurance.

Eligibility

Full-time regular employees and their dependents are eligible for dental insurance.

Part-time regular employees (who work at least 20 hours per week, have completed one year of service, and who began active employment by December 31, 2003) and their dependents are eligible for dental insurance.

Part-time regular employees who begin active employment after December 31, 2003 and their dependents are not eligible for dental insurance. If it is in the best interest of the College, this policy may be waived by the Vice President for Finance and Management in order to offer competitive compensation.

Dependent Coverage: Dependents eligible for enrollment include the employee's legal spouse and may include unmarried dependent children who reside in the employee's household and have not attained plan age limits. Dependents are eligible as long as the employee is in the plan. The employee must enroll an eligible dependent in order for him/her to receive benefits. It is important to report promptly any changes in family status such as marriage, divorce, a newborn child, an adoption, a child reaching the maximum age or a child leaving school.

Initial/Open Enrollment

Initial Enrollment: A newly eligible employee has an initial period of time in which he/she can enroll in a dental plan offered by the College. The initial enrollment period begins on the latter of the date that the employee begins active employment or the date the employee meets the

eligibility criteria above. The enrollment form must be completed and returned to Human Resources within 30 days of the first day of the initial enrollment period.

Open Enrollment: During the “open enrollment” period in May, all eligible employees and dependents (not previously covered) have the opportunity to enroll in the College’s dental plan.

Late Enrollment: A late enrollment option is not available.

Effective Date of Coverage

Initial Enrollment: Dental insurance is effective the first day of the month following 30 days after the date of enrollment.

Open Enrollment: Effective date of coverage is June 1, following the open enrollment period in May.

Benefits: Plan information is available in the [Employee Benefits Booklet](#). In the event of a conflict, the insurance contract or plan documents will prevail over other documents.

Cost of Insurance

The employee is responsible for paying the full premium for the voluntary dental insurance. With the employee’s written authorization, the premium will be deducted from the employee’s paycheck on a pre-tax basis. Premiums and benefits are subject to change. For current premiums please see the [Employee Benefits Booklet](#).

Termination of Insurance and Continuation Privileges

Separation: Upon separation, an employee who has dental insurance will no longer be eligible for this benefit. The dental insurance will cease on the last day of the month in which the termination is effective. Coverage for any of the employee’s dependents will also be terminated. Employees, and their dependents participating in the Company’s group dental plan, may be eligible for eighteen (18) to thirty-six (36) months of benefits continuation. Eligibility for this benefit continuation under COBRA (Consolidated Omnibus Budget Reconciliation Act) is triggered by a “qualifying event” such as reduction in hours of employment, divorce, or termination of employment for reasons other than gross misconduct, and is subject to policy terms and conditions and applicable legal guidelines.

Should you, your spouse, or your dependent child covered under our group dental plan become eligible for this continuation coverage, you must indicate to us whether you elect to participate in this plan within a certain amount of time from the date of the “qualifying event.” Otherwise, your

group health benefits will end. If you have any questions regarding your eligibility or how benefit continuation works, please see Human Resources.

COBRA continuation forms may be obtained from Human Resources, along with further details.

Health Insurance Portability and Accountability Act (HIPAA)

Under the federal HIPAA statute and regulations medical records pertaining to employee health plans enjoy certain privacy protections. To comply with HIPAA, Washington College has adopted a policy that states the College will no longer create or receive “Protected Health Information” in connection with employee health plans. Instead, all Protected Health Information will be created or received by the College’s health insurance carriers. Therefore, any inquiries concerning Protected Health Information must be directed to the health insurance carriers. Of course, general inquiries about the College’s employee health plans that do not involve Protected Health Information issues should still be directed to Human Resources.

REV 01/2009