

## Dental Plan: Eligibility for Coverage

### Who is Eligible

An employee in active employment status working at least 50 percent of the time on a regular appointment is eligible for dental coverage.

**Note:** There is a 6-month waiting period that must be met before an eligible employee can use the Dental Plan. There is a 1-year waiting period for major restorative and prosthodontic services.

### Who is Not Eligible

The following employees are not eligible for dental coverage:

- employees working less than 50 percent of the time.
- employees on summer appointments.
- employees who are only on extra service appointments.
- students employed by the Research Foundation (RF) in the following titles:
  - Project Instructional Assistant
  - Research Project Assistant
  - Research Aide
  - Research Graduate Assistant
  - Camp Counselor - Student
  - Senior Research Aide

For information on different assignments refer to [Description of Assignment Groups](#). The [Student Titles Policy](#) provides information on designated student titles and criteria for an employee to be appointed to a student title.

### Who is Eligible Under Family Coverage

An eligible employee's dependents are eligible for dental coverage. Eligible dependents include an employee's spouse, domestic partner, unmarried children, and children adopted by the employee or the employee's spouse. Eligibility requirements for a domestic partner are described in the next block.

#### Spouse

An employee's current or legally separated spouse is eligible. A divorced spouse is not eligible for coverage.

#### Unmarried Children

Coverage can include an employee's unmarried children who are under age 19 (or under 25 if full-time students) including, but not limited to, stepchildren living at home and children under the employee's legal guardianship living at home.

An employee's unmarried children of any age incapable of self-support due to a mental or physical disability who were disabled before reaching age 19 can be covered subject to medical documentation as required by the insurance carrier.

Note: The Research Foundation is required by law to permit employees subject to a child medical support order to enroll dependent children in a health care plan without regard to open enrollment restrictions.

### **Exclusions**

An employee may not be covered both as an employee and as a dependent of another RF employee. If two members of the same family are employed at the Research Foundation, both can have individual coverage or one can have family coverage.

## **Eligibility Requirements for a Domestic Partner**

An employee may include a domestic partner under family coverage provided that the domestic partner is

- the employee's partner,
- age 18 or older,
- unmarried and not related by marriage or blood in any way that would bar marriage,
- residing with the employee,
- financially interdependent with the employee, and
- involved in the domestic partnership for a period of one year or more.

### **Children of Domestic Partners**

To be eligible for coverage, children of domestic partners must

- meet the dependent eligibility requirements,
- reside in the employee's household (except during periods while attending college as a full-time student), and
- receive 51 percent or more of their support from the employee.

## **Domestic Partner Coverage as Taxable Income**

Under Internal Revenue Service (IRS) rules, if a domestic partner is not a "dependent" within the meaning of Section 152 of the Internal Revenue Code, the "fair market value" of the partner's health coverage, less any contribution for dependent coverage by the enrollee, is considered taxable (imputed) income for the employee. The fair market value of RF benefits equals the gross individual premium for the benefits (RF share and employee share) less the employee's contribution for dependent coverage.

Deductions for income tax and FICA contributions on the employee's paycheck and W-2 will be adjusted to reflect this higher income level. [Value of Imputed Income for Domestic Partner Coverage](#) is a chart that provides the biweekly increase in taxable income that will appear on the payments and deductions section of the employee's paycheck.

**Note:** The value of the imputed income is not included for retirement contributions and other benefits will not be affected.

## **Eligibility During Inactive Employment Status**

### **Unpaid Leave of Absence**

An employee on an approved leave of absence without pay may retain dental coverage if he or she pays the total premium to the RF during the leave period. Dental coverage may only be continued in conjunction with continuation of vision care coverage.

Refer to [LOA - Continuation of Group Coverage While on LOA Other Than Family and](#)

[Medical Leave](#) for information, an [application](#) for continuation of coverage under leaves of absence, and the [premium amounts](#) for coverage.

### **Leave of Absence Under the Family and Medical Leave Act (FMLA)**

An employee on leave under the Family and Medical Leave Act (FMLA) is eligible for dental coverage continuation.

### **Disability**

A disabled employee receiving a benefit from New York State Disability insurance or Workers' Compensation for a total disability is eligible for dental coverage continuation.

### **Change History**

- **May 14, 2007** - Updated section on eligibility and removed references to EPSS.
- **May 3, 2002** - Convert and update be-a-60 (September 15, 1999) from Benefits Manual. Second draft.

### **Feedback**

Was this document clear and easy to follow? Please send your feedback to [webfeedback@rfsuny.org](mailto:webfeedback@rfsuny.org).

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