

# Dental Plan: Waiting Periods, Continuation of Benefits, and Termination

## When Coverage Begins

There is a *6-month* waiting period for all eligible employees to use the Dental Plan. The waiting period begins from the date of hire or from the date of an employment change to a position that meets eligibility requirements.

There is a *1-year* waiting period from the date of hire or eligibility for major restorative and prosthodontic services.

There is *no* waiting period for

- enrollment changes from individual to family coverage or from family to individual coverage.
  - an employee who has met the 6-month waiting period, subsequently becomes ineligible, but returns to eligible employment within 1 year.
- Refer to the Break-In-Service section of this document. Refer to the Break-In-Service section of this document.

## When Coverage Begins for Late Enrollment

If an employee has met his or her 6-month waiting period but delays enrollment, coverage becomes effective the date the "Research Foundation Insurance Enrollment Form" is received at the operating location office responsible for benefits administration, as long as the employee is actively working. Refer to Enroll an Employee in the Dental Plan on the RF Web site.

## Break-In-Service

### Prior to Qualification (prior to 6 months)

If there is a break-in-service of 28 days or more prior to meeting the waiting period, a new waiting period must be met.

### After Qualification (after 6 months)

An employee who becomes ineligible after meeting the 6-month waiting period but returns to eligible status within one year will have coverage reinstated on the date the employee returns to eligible status.

An employee who becomes ineligible after meeting the 6-month waiting period, who returns to eligible employment after one year must begin a new 6-month waiting period.

## Continuation of Benefits

### Extended Dental Benefits

Charges for the following services are covered after coverage terminates provided that treatment began before coverage terminated and treatment is completed within 90 days of the termination date:

- fixed bridgework, crowns, inlays, onlays, and gold restorations (treatment begins the date the tooth or teeth are prepared).
- full or partial removable dentures (treatment begins the date the impression is taken).
- root canal work (treatment begins the date the tooth is opened).

## **Death of Employee**

Dependents continue to be covered for 6 calendar-months following an employee's death at no premium cost. If eligible, dependents can continue coverage after that time under the rules of the Consolidated Omnibus Budget Reconciliation Act (COBRA).

## **Consolidated Omnibus Budget Reconciliation Act (COBRA)**

COBRA covered employees may continue dental coverage under COBRA in conjunction with continuation of vision care coverage. Refer to Continuation of Coverage on the RF Web site for more information.

## **Termination of Coverage**

Employee coverage terminates 28 days from when the employee terminates from the Research Foundation payroll or the day an employee changes to ineligible employment status. Coverage ceases for dependents when the employee's own coverage terminates or when the dependent is no longer eligible.

## **References**

For an overview of the Dental Plan's benefits, refer to About the Dental Plan on the RF Web site.

For information on how to use the plan, refer to Delta Dental's brochure, which is available in PDF format on the RF Web site.

Additional information on FMLA and COBRA is provided in Continuation of Coverage on the RF Web site.

## **Change History**

- **May 14, 2007**- Removed references to EPSS.
- **May 03, 2002**- Convert and update be-a-63 (September 15, 1999) from Benefits Manual Second draft.