

## **Frequently Asked Questions about the Health and Dental Enrollment/Change Form**

- 1) What sections need to be filled out to enroll in health/dental coverage?
  - a. Sections A, B, C, D, E and G need to be filled out.
- 2) What is needed with the enrollment/change form if there was prior coverage when enrolling in health/dental coverage?
  - a. Attach a certificate of coverage termination form from the previous insurance carrier.
- 3) When is open enrollment? Can I sign up anytime for health/dental insurance?
  - a. Open enrollment occurs during the month of August. The plan year is September 1st to August 31st. If you would like to sign up for coverage other than September 1st you will need to have a qualifying event.
- 4) What is a qualifying event?
  - a. It is a change in status - marriage, birth, job, loss of coverage, cobra ending, etc.
- 5) When do the deductibles start and end?
  - a. The deductible year starts January 1 and ends December 31.
- 6) I want to add dependents, what is the age limit?
  - a. You can add any child under the age of 26 to the plan when you sign up for health/dental coverage
- 7) How much does health/dental insurance cost?
  - a. Check with your location's benefit administrator about the cost and what portion of the cost you will need to pay.
- 8) Can I sign up for dental only? Can I sign up for health only?
  - a. No, the health and dental coverage are combined and cannot be elected individually.
- 9) Do I need to fill out the form if I do not want coverage or I am under my spouse's health insurance?
  - a. Yes, fill out section A and G. You will need to waive coverage.
- 10) When can I cancel the health/dental insurance?
  - a. You can cancel at any time, subject to various qualifying events. The insurance will end the last day of the month that you cancel.
- 11) What sections need to be filled out to change coverage?
  - a. Sections A, B, C, F and G need to be filled out.