

BCUEA

BCUEA Dental By-Laws

Adopted September 2016

Enrollment in the BCUEA dental plan is open to non-instructional BCUEA members employed by Bethlehem Central School District who work a minimum of half time or more **and** have been **employed in a benefit eligible position continuously from a hire date of Feb 1st prior to the October 1st - Open Enrollment deadline.** Open enrollment period is the month of September.

Three types of plans are offered. Individual - (Employee Only), Two Person - (Employee & Spouse or Employee and One Dependent) and Family - (Employee & Spouse and One Dependent or Employee & more than one Dependent).

Rates are established each spring/summer by the Dental Administrator and the Treasurer of the BCUEA, based on past activity of the plan plus any changes in fees imposed by Delta Dental. Final approval of the rates are presented and voted on by Board of Directors of the BCUEA prior to the start of open enrollment.

Deductions for the employee's portion of the payment are taken from 20 pay periods, starting with the second payday of September. Open enrollment changes made after mid- September may miss this first pay period so adjustments will be reflected in the first pay period of October. Effective date of new plans will be October 1st.

Qualifying Events –

A change in a policy outside of the September open enrollment period would be by a **qualifying event**.

Such qualifying events would be:

- the birth of the newborn dependent
- marriage or divorce of a subscriber
- adoption of a child by a subscriber
- being awarded legal custody of a child
- if a spouse of a BCUEA member loses his/her employment and benefits
- if as an employee of the district you lose your job and are then called back to employment
- if you regain a benefit eligible position in our Transportation Dept. at the January bids

Proof of any of these events must be presented to the Dental Administrator before a change can be made to a policy.

Dependents up to the age of 26 –

Coverage will be extended to qualifying members and their dependents up to the age of 26 (coverage will automatically end at the end of month in which the dependent turns 26 years of age.

Dependents over the age of 26 –

- Disability – any dependent over the age of 26 is required to present annual proof from their health care provider.

Terminating Your Plan –

Once you leave (terminate) a plan there is a 3-year waiting period before you can join again. This applies to deleting a spouse and/or (dependent) child as well.

Retirees –

Once a BCUEA employee retires, spouse/dependents cannot be added to a retiree's dental plan.

Charlie Jones
President, BCUEA

Date