

**BCUEA**  
**BCUEA Dental By-Laws**

September 2010

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 continuously for a minimum of one (1) year prior to October 1<sup>st</sup>. 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 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 is presented and voted on at the August meeting of Board of Directors of the BCUEA.

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 1<sup>st</sup>.

**Qualifying Events –**

The only reasons for 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, mid-year enrollment in College for a dependent over 19, marriage of a subscriber, or adoption of a child by a subscriber. Proof must be presented before a change can be made in a policy.

**Dependents over 19 –**

Our contract with Delta Dental requires that any dependent over the age of 19 must have documentation proving disability status or full-time college attendance.

- Disability – any dependent over 19 is required to present annual proof from their health care provider.
- College Enrollment – Unmarried children over 19 who are full time students in a bona fide educational institution until the day of the 25<sup>th</sup> birthday - letter from the college each term/semester indicating that your dependent is a matriculated student attending full-time (more than 12 hours). This proof should be obtained through the college registrar each semester.

**Dependents up to age 26 –**

The 2010 enacted healthcare legislation reported a list of “immediate reforms” for small groups, but for large commercial clients such as the BCUEA there are relatively few changes expected for dental benefits. Dental benefits remain exempt from most of the major medical reforms. At this time BCUEA will not be offering continued dental insurance for dependents up to age 26.

**Terminating Your Plan –**

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