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<b>SUBJECT:</b>	Dental Insurance
<b>POLICY NO:</b>	II:02
<b>APPLICABLE TO:</b>	Regular Full-Time/Part-Time Employees
<b>PAGE NO:</b>	1 of 2
<b>EFFECTIVE DATE:</b>	August 1, 1993
<b>REVISION DATE:</b>	January 1, 2020

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I. POLICY:

Employee dental insurance is available to all regular full-time and part-time employees (75% FTE level and above) through a group plan underwritten by Delta Dental.

II. PROCEDURE:

A. Online Enrollment

1. Delta Dental online enrollment is provided to new employees and must be completed within thirty (30) days of hire or a qualifying event. Coverage is effective on the date of hire or qualifying event.
2. A Summary Plan Description is given to each employee during HHRI's orientation process.

B. Dental Coverage

The percentage of coverage for eligible expenses for the following dental services assumes that a Delta Dental provider is used and agrees to the Delta Dental fee schedule. If you do not use a Delta Dental provider, that provider may hold you responsible for charges in excess of the fee schedule.

- 100% coverage of eligible diagnostic and preventive dentistry expenses.
- 80% coverage of eligible basic restorative dentistry expenses after deductible.
- 50% coverage of eligible special restorative dentistry expenses after deductible.
- 50% coverage of prosthetic dental services.
- 50% coverage of eligible orthodontic services for dependents from age 8 - 18.

C. Deductible

There is a \$25 deductible per covered person each coverage year which is not applied to diagnostic and preventive care. There is a \$25 lifetime deductible on orthodontia.

D. Benefit Maximums

1. The Plan pays up to a maximum of \$1,200 for each covered person per coverage year for all benefits except orthodontia.
2. Orthodontia is subject to a separate lifetime maximum of \$1,200 per eligible dependent.

E. Dependent Coverage

1. Dependents include your spouse, unmarried children to age 19, and unmarried dependent children to age 25 if full-time students.



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2. Coverage is effective on the date of hire. If dependent coverage is not elected within 30 days of hire, an employee may add such coverage during the annual open enrollment period. There cannot be any additions or deletions of dependent coverage at any other time except when there is a change in family status.

F. Claim Administration

1. All billing is done by the dental provider. The employee need not complete any claim forms if a Delta Dental dentist is used.
2. A claim form can be obtained from the Human Resources Department if a non-Delta Dental provider is used.

G. Continuation of Coverage

Dental benefits of the Plan may be continued by you or your eligible dependents, for the length of time specified, should any of the following events occur while covered under the Plan. The continuation of coverage is the expense of the employee or eligible dependent.

1. Eligible employees may continue coverage:
  - a. For 18 months following termination of employment or a reduction in hours below benefit eligibility.
  - b. For length of disability following onset of total disability due to bodily injuries or illness.
2. Eligible dependents may continue coverage:
  - a. For 18 months following termination of the covered employee.
  - b. For an unlimited period of time following the death of the covered employee.
  - c. For an unlimited period of time following marriage dissolution or legal separation from the covered employee.
  - d. For 36 months following covered employee's entitlement to receive Medicare benefits.
  - e. For 36 months following the loss of dependent status.

HHRI must be notified within 60 days from the date an employee or eligible dependent would lose coverage, because of one of the events described above, to continue coverage.