

USE THIS FORM IF YOU ARE TRYING TO...

DENTAL INSURANCE FORMS:

<u>If You Are Trying To:</u>	<u>Use This Form</u>
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Enrollments & Waivers

For each new permanent and temporary employee, the authorized agent must complete the on-line "Setup New Employee". See your PERSLink Employer Self Service Guide.

Did you know that employees can complete their benefit plan enrollment(s) using PERSLink Member Self Service (MSS)!

PERSLink MSS provides on-line access to benefit information, the ability to complete benefit enrollments and changes, as well as updating personal profile instead of completing paper forms and submitting to NDPERS.

Enroll a new employee in the dental plan	New Hire Kit
Waive participation for new employee	Waiver of Insurance Coverage SFN 58819
Switch an employee from temporary employment to permanent employment	New Hire Kit

Changes/Additions

Report a name, marital, or address change	Notice of Change SFN 10766 and Dental/Vision Application or Change SFN 58792
Report dependent loss of eligibility status	Dental/Vision Application or Change SFN 58792
Report an employee transferring to another NDPERS participating agency	Notice of Transfer Kit
Report a leave of absence, leave of absence extension, or return from leave of absence	Employment Change Request through Employer Self Service
Report an employee's classification change within agency	Employment Change Request through Employer Self Service

Separation of Employment

Notify NDPERS of an employee's separation of employment	Employment Change Request through Employer Self Service
Report the death of an active employee	Use the "Report a Death" functionality through Employer Self Service

DENTAL/VISION APPLICATION OR CHANGE SFN 58792

SFN 58792 is used to enroll employees in the group Dental Insurance Plan. Employees who add or delete dependents or have a change in marital status also need to complete this form.

THE DENTAL INSURANCE PROGRAM IS AVAILABLE ONLY TO EMPLOYEES OF STATE AGENCIES, THE UNIVERSITY SYSTEM AND DISTRICT HEALTH UNITS.

NEW ELIGIBLE EMPLOYEES (INCLUDING SEASONAL EMPLOYEES)

To be eligible, they must be:

- ✓ at least 18 years of age
- ✓ work at least 20 hours per week for 20 or more weeks per calendar year,
- ✓ and be filling positions which are regularly funded and not of limited duration (i.e. permanent).

NDPERS must accept all applications for coverage with no restrictions, limitations or waiting period for the employee and all eligible dependents. Coverage will be effective the first of the month following date of employment. If application is not made within the first 31 days of employment, the provisions of the Special Enrollment Periods will apply. An employee who elects not to enroll themselves or their eligible dependent(s) must complete a Waiver of Insurance Coverage SFN 58819.

ELIGIBLE DEPENDENTS

- The Subscriber's spouse under a legally existing marriage between persons of the opposite sex.
- The Subscriber's or the Subscriber's living, covered spouse's children until the end of the month of their 26th birthday.
 - An eligible dependent child can be married and have other coverage. However, the dependent child's spouse cannot be covered.
 - If an eligible dependent child is on the contract and has a child, the grandchild can be covered also, as long as the dependent child is chiefly dependent upon the Subscriber. A Grandchild Eligibility Verification Form SFN 60983 will be required to verify dependency.
 - If an eligible dependent child becomes employed with an NDPERS covered employer under the health plan, the child dependent may waive coverage with their employer group and remain on the Subscriber's policy until they attain age 26. Upon attaining age 26 and losing eligibility, the child may transfer to their employer coverage by making application within 31 days of the loss of coverage.

A CHILD CANNOT BE AN ELIGIBLE DEPENDENT OF MORE THAN ONE EMPLOYEE. A DEPENDENT OF AN EMPLOYEE WILL NOT BE ELIGIBLE IF THAT DEPENDENT IS ALSO EMPLOYED BY AN NDPERS EMPLOYER AND ELECTS COVERAGE THROUGH THE EMPLOYER.

ENROLLMENT PERIODS

The Health Insurance Portability and Accountability Act (HIPAA) is intended to ensure portability of dental coverage for those individuals who must move from one plan to another as a result of loss of coverage under any other dental insurance plan. The act also specifies that plans allow special enrollment

opportunities for employees and prohibits using health status (medical underwriting) as a basis for group dental insurance eligibility. The special enrollment periods allow an individual to enroll in the plan without any restrictions and are defined as follows:

- Within 31 days of date of hire for eligible new employees. Coverage is effective the first of the month following the date of hire.
- Add a spouse within 31 days of marriage. An employee who previously waived coverage is eligible to enroll in the plan at the same time that the employee's spouse is enrolled. Coverage is effective the first of the month following the date of marriage.
- Add a dependent within 31 days of birth or adoption, or placement for adoption or receiving legal guardianship, or court order to provide dental coverage. An employee and other dependents that previously waived coverage are also eligible to enroll in the plan at the same time that the employee's dependent is enrolled. If the qualifying event is birth, coverage for the newborn is effective the first of the month in which the birth occurred. If the qualifying event is due to adoption or placement of a child, the coverage effective date is the first of the month in which the adoption or placement occurs. If the qualifying event is legal guardianship or court order, the coverage effective date is the first of the month following the legal guardianship or court orders. Proof of the adoption, placement, legal guardianship or court order will be required.
- Within 31 days of loss of coverage under any other dental insurance plan due to death, divorce, or loss of spouse employer sponsored coverage. The employee must make application to obtain coverage within 31 days of loss of coverage. Note: the employee can only enroll themselves and dependents for coverage if the employee and/or their dependents lost coverage due to the life change event. Coverage is effective the first of the month following the loss of coverage date. A Certificate of Insurance showing the last date of coverage will be required from the previous carrier.

The following enrollment criteria will apply to individuals who enroll outside the special enrollment periods (late enrollees) previously listed:

- Late enrollees may enroll during the annual open enrollment period. Coverage will be effective January 1.

CHANGES/ADDITIONS

Add Dependents: An employee must complete and file a new form within 31 days of marriage, or the birth/adoption of a child. If application is not made within 31 days, dependents may be added during a designated annual enrollment season.

Delete Dependents: An employee must complete and file a new form with NDPERS by the end of the month prior to 1st of the month in which the change in coverage is to take place. Dependents must be removed due to divorce, death, or dependent child no longer eligible. (See COBRA section).

Cancellation of Coverage: An employee must complete and file a new form with NDPERS by the end of the month prior to the 1st of the month in which the coverage is to be cancelled. NDPERS will not retroactively cancel coverage. Note: if the employee is having the insurance premiums pre-taxed through payroll deduction, the employee is not allowed to cancel their coverage until the end of the plan year.

I.D. CARDS, CERTIFICATE OF INSURANCE, & SERVICES

Certificates of Insurance can be viewed and/or printed from the NDPERS website under Member Services menu option. I.D. Cards are provided to the member from the vendor upon enrollment.

CONDITIONS UNDER WHICH DENTAL COVERAGE MAY BE CONTINUED

• Family and Medical Leave Act (FMLA)

The Family and Medical Leave Act allows up to 12 weeks of unpaid leave. Family and medical leave is available to employees who have been employed by the employer for at least 12 months and worked at least 1,250 hours for the employer during the previous 12 months.

During an unpaid leave under the FMLA, an employee may continue dental insurance coverage at his/her own expense.

References: NDCC 54-52.4 (North Dakota Family Leave Act of 1989) Public Law 103-3 (Family and Medical Leave Act of 1993 (Federal))

If the employee does not return from medical leave, he/she will have the right to COBRA continuation coverage at their own expense so long as premiums are up to date.

If an employee chooses not to continue the dental insurance during an unpaid leave, upon their return to active, eligible employment, they may be required to complete the Re-enrollment Restriction Period set forth in the Schedule of Benefits. Application must be made within 31 days of return.

• Unpaid Leave of Absence

An employee may continue dental insurance coverage at their own expense. If an employee elects not to continue dental coverage during the leave, they may be required to complete the Re-enrollment Restriction Period set forth in the Schedule of Benefits within 31 days of return to work. Application must be made within 31 days of return. Coverage will be effective the first day of the month following reinstatement of employment.

• Seasonal Employees

Seasonal employees are subject to the same requirements as stated above under "Leave of Absence."

Payroll is required to submit a notice to NDPERS that indicates the beginning and ending dates of the leave. You must continue to collect the employee's monthly premium and submit it with the monthly billing for employees who elect to continue their coverage.

• USERRA Leave of Absence

For leaves of less than 31 days, benefits continue as if the member has not been absent. For leaves of 31 days or more, coverage may be continued for the employee and any eligible dependents until the earliest of the following:

- 24 months from the last day of employment with the Employer (COBRA);
- the day after the employee fails to return to work; and
- the date the policy cancels.

If the member elects COBRA continuation, a Continuation of Group Insurance Coverage, SFN 14120 must be completed and submitted to their payroll/human resource office or NDPERS.

The member will remain on your monthly billing and they will be responsible for remitting the monthly premium by personal check to the payroll office. If the employee is pretaxing the premium through the NDPERS FlexComp Plan, the options for payment during the leave are outlined in the FlexComp section of this memo.

If the member does not elect COBRA continuation while on leave, he/she must submit a letter to payroll outlining this intention. Send all letters requesting changes in coverage to NDPERS. If coverage is cancelled during the leave, the member may reapply for coverage within 31 days of the date they return to active employment. A copy of the discharge papers must accompany the Group Dental Application. If an application is not submitted within this period, the member may enroll during the annual enrollment period conducted each year in the fall and coverage will be effective January 1. Coverage will be reinstated and they will receive credit for all waiting periods met or accrued up to the time of the leave.

FILING PROCEDURE: Original to NDPERS – Please retain a photocopy for your records.

**WAIVER OF INSURANCE COVERAGE
SFN 58819**

An employee must complete an application within 31 days of employment indicating they have waived coverage for themselves, or any of their eligible dependents.

FILING PROCEDURE: Original to NDPERS – Please retain a photocopy for your records.

**NOTICE OF CHANGE
SFN 10766**

This form is to be completed to notify NDPERS of:

- Name change
- Address change
- Marital Status change
- Telephone Number change
- E-mail Address change
- Contact change

Whenever the Notice of Change SFN 10766 is completed and sent to NDPERS, the accuracy of the information must be certified by the authorized agent or the member and the form must be dated. If someone other than the authorized agent or member signs the form, it will be returned for the proper signature.

For **FURTHER** instructions on completing the form, please refer to the back of the form.

1. Complete a marital status change whether there is a name change or not.
2. In cases of marital status change, it is necessary that the member complete a new Designation of Beneficiary **SFN 2560** and Life Insurance Designation of Beneficiary **SFN 53855**
3. Name changes should match the name the member has filed with Social Security.
4. The authorized agent or the member **must** sign Part F for this form to be valid.

FILING PROCEDURE: Original to NDPERS – Please retain a photocopy for your records.

NOTICE OF TRANSFER

SFN 53706

All instructions, terms and conditions are in the NDPERS Notice of Transfer Kit.

If the employee will not begin employment with a new participating agency within 31 days from the date of employee's last regular paycheck with your agency, both the employee and the authorized agent must complete a separation of employment kit.

Administrative Code Chapter 71-02-01-01(24): "Termination of employment" means a severance of employment by not being on the payroll of a covered employer for a minimum of one month. Approved leave of absence does not constitute termination of employment.

Often employees will terminate their position with an employer participating in NDPERS and take a job with another employer who is also participating in NDPERS.

✓ If enrolled in the dental plan, no change in level of insurance coverage is allowed.

If employee transfers employment from one participating employer to another participating employer without terminating eligible employment, and in recognition of the fact that the current employer may not be aware of the circumstances regarding a departing employee's employment plans and subsequently a new employer will not receive any transfer information, NDPERS has developed a series of scenarios along with the required administrative procedures to follow depending on the particular situation. These procedures are designed to ensure transfers are processed consistently based on "what the employer knows at the time of separation of employment.

Situation: Current employer knows the employee is transferring to another covered employer:

1. Complete the Notice of Transfer Kit, which contains the Notice of Transfer form.
2. Send Notice of Transfer form to the new employer

Situation: Current employer has no knowledge that terminating employee is transferring to another covered employer:

1. Current employer and employee complete the appropriate separation of employment kit
2. Send the complete kit to NDPERS
3. NDPERS will process accordingly in absence of any other information.

Situation: New employer receives a Notice of Transfer Form from a participating employer.

1. Do not have transferring employee complete new enrollment forms for plans indicated in Part C of Notice of Transfer Form
2. Set up employee with benefits according to information provided in Part C of Notice of Transfer Form
3. Have employee complete enrollment forms for programs that previous employer did not offer but are now available through new employer.
4. Submit any new enrollment forms to NDPERS

Situation: New employer is not aware a new employee is a transfer from another participating employer. Previous employer processed as a separation of employment and employee does not provide the information.

1. Have new employee complete all required enrollment forms.
2. Send the enrollment forms to NDPERS.
3. If there is an existing record, and the hire date is within 31 days of separation from previous employer, NDPERS will notify you that employee is a transfer from another participating employer and will:
 - a. Void the enrollment forms for any programs that employee previously participated in.
 - b. Complete Parts A-D of the Notice of Transfer Form and send it to new employer.
 - c. Employer will set up benefit record according to information provided in Part C of the Notice of Transfer Form
 - d. Employer must complete Parts E and F on the Notice of Transfer Form and return it to NDPERS

Situation: New employer is aware a new employee is a transfer but previous employer treated as a separation of employment and did not complete a Notice of Transfer Kit.

1. Complete Parts A, E, and F of the Notice of Transfer Form.
2. Send Notice of Transfer Form to NDPERS.
3. If hire date is within 31 days of separation from previous employer, NDPERS will complete Part C based on existing record and return the form to the new employer.
4. Have employee complete enrollment forms for programs that previous employer did not offer but are now available through new employer.
5. Employer will set up the benefit record accordingly.

FILING PROCEDURE: Original to NDPERS – Please retain a photocopy for your records.

EMPLOYMENT CHANGE REQUEST THROUGH EMPLOYER SELF SERVICE

Use to notify NDPERS of:

- Employee leave of absence/leave without pay
- Extending leave of absence/leave without pay
- Employee's return from leave of absence
- Employee's classification change within agency
- Employment type change
- Employee's reduction in hours/change from permanent to par-time/temporary
- Employee's separation from employment

CHANGE OF STATUS:

LEAVE OF ABSENCE

1. NDPERS must be notified whenever an employee is taking a leave without pay and the reason for the leave.
2. A leave of absence cannot exceed one year without being recertified. If an employee is taking an unpaid leave in excess of two years, the employee's membership in NDPERS should be terminated unless the leave is due to an interruption of covered employment due to military activation. However, since the employee has not separated employment with the employer, the employee is not entitled to a distribution of their retirement benefits.
3. NDPERS must be notified of a return from leave prior to the employer resuming retirement contributions for the employee.

EMPLOYMENT CHANGES

1. Job Class (This may affect their eligibility for benefits, as well as, how the employee is reported to NDPERS.)
2. Employment Type (example: Temporary to Permanent)
3. Participation Status (example: Contributing to Non-Contributing)
4. Hourly or Seasonal Status

REDUCTION IN HOURS OR PERMANENT TO PART-TIME/TEMPORARY

If notifying NDPERS of an employee's change from permanent to temporary service, have employee complete an Agreement/Waiver of Participation for Defined Benefit Optional Participants **SFN 17627**.

SEPARATION OF EMPLOYMENT

1. A NDPERS separation of employment kit includes all necessary forms the employee is required to complete.

The employer or employee may obtain the following Kits:

- Refund/Rollover Kit
- Deferred Retirement Kit
- Disability Retirement Kit
- Retirement Kit
- Transfer Kit

**CONTINUATION OF GROUP INSURANCE COVERAGE (COBRA)
SFN 14120**

FEDERAL COBRA LAW

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) requires that employers provide employees and their dependents that lose their eligibility to participate in the Group Dental Plan an opportunity to continue comparable coverage at their own expense.

1. **PERSONS AFFECTED:** The right to COBRA continuation coverage applies to all employees and must be offered to:
 - A. Employees who terminate either voluntarily or involuntarily. Termination as a result of gross misconduct is not accepted;
 - B. An employee's divorced or widowed spouse;
 - C. Spouses and dependent(s) losing coverage due to a terminated employee's eligibility for Medicare;
 - D. Dependents who lose eligibility.

Employees no longer eligible for participation in the Group Dental Plan may be eligible for COBRA coverage for a period of up to 18 months. Dependents (including spouses) no longer eligible for participation in the Group Dental Plan may be eligible for COBRA coverage for a period of up to 36 months.

2. **COVERAGE WILL NOT BE PROVIDED IF:**
 - A. The individual enrolls in another Group Dental Plan or they (or any dependent) become eligible for Medicare while on COBRA continuation.
 - B. The premium is not paid in a timely manner;
 - C. The employer ceases to provide the Group Dental Plan to any employees;
 - D. The (ex) spouse enrolls in another Group Dental Plan (including a new spouse's Group Dental Plan if they re-marry);
 - E. The dependent enrolls in another Group Dental Plan (excluding CHAMPUS).

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