

Delta Dental Bytes

By:

Lynn Stetler, Recording Secretary & Steward

and

Ann Baird, Delta Dental Trustee

Some of the most frequent questions we are asked as stewards and Executive Board members are regarding the Delta Dental insurance plan. Here are some of the most commonly asked questions.

Keep in mind that these questions apply to members of Local 2822 and certain other locals. Not all AFSCME union members in the county are eligible for this program.

How do I sign up for Delta Dental?

You must obtain, sign and submit an application to any officer or Steward. You may obtain an application from Ann Baird at 763-569-3683, or from any officer or Steward. An application is also contained in the Union New Member packet that you should have been given at Orientation with the County. Instructions are included on the back of the application.

When must I apply?

You must apply within 60 days of eligibility. You are eligible for coverage on the first day of the month following one full calendar month of continuous employment in a PERMANENT, BENEFIT-EARNING position. This includes part-timers who work as little as 20 hours per week. Example: start date is 5/15, eligible 7/1, application must be submitted within 60 days of 7/1. For current employees who have never filed an application, open enrollment is May 1 through May 30.

Why can't the County's Benefits Department help me?

This is a union program administered by Council 14, not Hennepin County.

Who is entitled to Delta Dental Benefits?

PERMANENT, BENEFIT-EARNING employees and their spouses and unmarried, dependent children from the moment of birth until age nineteen. In certain circumstances coverage may continue after age nineteen. Refer to pages 8 & 9 of the "Delta Plan Summary". Need a copy? Contact Ann Baird at 763-569-3683.

Is there a charge?

You will see no payroll deduction for Delta Dental coverage. The plan is paid through a Union Trust Fund. This is a negotiated benefit where, in some contract years the county pays and in other years the employees pay a certain number of cents per hour.

Is there a list of dentists that participate in this plan?

It's always a good idea to ask your dentist if he/she is a "participating dentist". You may also check this Web site www.deltadental.com to find a dentist. Some dentists say they are "participating", but actually mean they honor Delta Dental as an insurer, but their fees may not actually be totally covered by Delta Dental. It is a good idea to request your dentist get pre-authorization from Delta Dental prior to having work done.

If I switch job and leave Local 2822 to take another job within the County, can I keep my dental benefits?

If a member switches to another local, he/she may still be eligible for the Council 14 administered Delta Dental. You need to check with an officer or steward in your new Local or call Cindy Pince at 651-287-0564. If this program does not cover your new position, you can continue the plan through COBRA for two months by paying (currently) \$43.50 per month. Forms for COBRA may be obtained from Cindy Pince.

I'm retiring from the County, how long can I continue to use the dental plan?

Members can continue the plan through COBRA for up to 18 months. You must pay the premium each month. If you miss a payment, you are automatically dropped from the plan. You can pay the 18 months in a lump sum. The cost each month is currently \$43.50. Normally, information and an application are mailed to the retiree from the Council office as soon as the Council learns of the impending retirement. If you don't receive it, Contact Cindy Pince at 651-287-0564.

What is our Group Number?

538-0004

What is my Subscriber Number?

Currently, the subscriber number used by Delta Dental is your social security number. If you take issue with your social security number being used, contact Delta Dental directly. They will work with you. Their number is 651-406-5900