

Dental Insurance 101

Most common questions and answers

Question: What plan should I choose?

Answer: Please do your research every plan is good, it just depends on your needs.

Remember to look at co-pays, annual maximum, deductible and waiting periods if you have not been on dental insurance.

Question: When will I receive my cards?

Answer: New dental applicant will receive their cards two weeks after the dental company has received their app.

Question: On the bottom of the EMI Dental form it says Employer sign off, who is that?

Answer: It is our office at Alpine UniServ.

Question: How do I cancel my Dental and when can I?

Answer: At open enrollment you can cancel or if you have a qualifying event. To cancel you just fill out an enrollment form and check the box cancel.

Question: I have a question on a dental claim, can you help me?

Answer: Please call TDA if you are with TDA at 1-800-880-3536.

Please call EMI if you are with EMI Dental at 1-800-662-5851

Question: When will my dental plan go into effect? (If at Open Enrollment)

Answer: It will be effective September 1.

Question: Can I change my plan later or drop my plan later if I do not like it?

Answer: Unless the patron has a qualifying event the only time they are able to add/drop/change is during open enrollment.

Question: How long after a qualifying event do I have to change/add/drop?

Answer: The paperwork must be turned in within 30 days of the qualifying event.

Question: What is a qualifying event?

Answer: The most common qualifying events are marriage/divorce /birth/death/loss of coverage from spouse. **Please note that if a dentist drops mid-year this is not a qualifying event. The patron will need to select a new dentist until their open enrollment, at which point they can change plans.