

DENTAL INSURANCE 101

QUESTION: What plan should I choose?

ANSWER: Please do your research from our Comparison sheets that you can find on our web-site, www.alpineuniserv.org You will be able to decide from the comparison sheets which plan best fits your needs. All waiting periods are waived if you are a new hire or if you have had dental in the past.

QUESTION: When will my dental go into effect?

ANSWER: Your dental will go into effect on Sept 1st of the new school year. If you are a new hire during the year, it will go into effect 30 days from the day of hire. If it is a qualifying event it will go into effect the day after the qualifying event took place. REMEMBER, you MUST have all your paperwork turned into Annie and complete the form online NO LATER than 30 of the event, or you CANNOT sign up and You will have to wait until open enrollment the next year. QUALIFYING EVENTS ARE: Death, Birth, Divorce, Spouse lost their dental insurance or you have been given guardianship for someone through the courts.

QUESTION: When will I receive my insurance card?

ANSWER: You will use the same card that you use for your health insurance. It will list what plan you are have on the card. During open enrollment time it could take up to 3-4 weeks to receive your health card. If you enroll as a new employee during the school year, or a qualifying event, it could take up to 2 weeks to get the health card.

QUESTION: How do I cancel my dental?

ANSWER: You can only cancel your dental at open enrollment or with a qualifying event. You can go to our web-site www.alpineuniserv.org and click on the self enroll link and click the cancel box if it's during open

enrollment. REMEMBER, if you are cancelling due to a qualifying event, you will need to scan your documents to annie@alpineuniserv.org in order to cancel for a qualifying event. Annie will make sure the documents sent in will allow you to cancel your dental.

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

ANSWER: You can call 1-800-662-5851 and speak to a customer service rep for EMI. If after speaking with customer service and your problem is not resolved, you can contact Annie at (801) 224-2055 ext. 2 or e-mail her at annie@alpineuniserv.org.

QUESTION: Which plan is best for Orthodontics?

ANSWER: It really doesn't matter which plan you choose, EMI/TDA will pay anywhere from 5%-25% of Ortho. You need to speak with your Orthodontists and they will let you know what % they will be giving you. Most Orthodontists however usually give the 25% discount.

QUESTION: Is there a Retiree dental program with the district?

ANSWER: Yes, retirees can sign up for dental during open enrollment or if they retire during the school year, HOWEVER, if a person retires and they DO NOT sign up for the retiree dental the year they retire, they CANNOT sign up for dental ever. If they get off the dental after they do sign up, they can NEVER go back on it again.