

Policy: The Town of Canton and Canton Public Schools shall provide dental insurance to all eligible employees.

Scope: This policy and procedure is applicable to all benefits eligible employees who regularly work 20 hours or more per week.

Procedure: Enrollment

1. Employees may enroll in the dental plan at:
 - a. Date of hire or anytime within the following thirty-one (31) days;
 - b. Date of entry to an eligible status or within the following thirty-one (31) days;
 - c. At annual open enrollment effective July 1st of each year.

Changing Coverage

1. At annual open enrollment effective July 1st of each year;
2. When the employee experiences a qualifying change of status.

Premium Contributions

- i. The employee with individual and family coverage pays an amount determined annually and effective July 1 of each year. The current employee monthly contribution is 25% of the insurance cost.
- ii. Employee deductions are withdrawn each pay period. The employee pays for coverage one month in advance.

Coverage

- A. Individual – provides coverage to the eligible employee only.
- B. Family – provides coverage for the eligible employee’s spouse and dependent children to age nineteen (19).

Under specific conditions employees may cover:

- 1. dependents over nineteen (19) year of age, if
 - a. full time students under age twenty-five (25)
 - b. physically or mentally handicapped
- 2. divorced or legally separated spouse
- 3. children of unmarried dependents under nineteen years of age

C. Changing Coverage

Employees should review their coverage and change from family coverage to individual and vice versa, as their personal situation dictates.

Some personal situations requiring review and possible action: (Qualifying Events)

- a. marriage
- b. pregnancy
- c. divorce
- d. child’s nineteenth (19th) birthday
- e. child’s twenty-fifth (25th) birthday
- f. spouse’s death

D. Qualifying Change in Status

Employees may make changes to their dental insurance within thirty-one (31) days of a qualifying change in status as defined by the Internal Revenue Service. Qualifying changes in status are:

1. marriage, divorce or legal separation
2. birth or adoption of a child or addition of a child through marriage
3. death of a spouse or child
4. significant change in spouse's dental coverage due to spouse's employment, (i.e. spouse's employer terminates its plan or increases cost significantly)
5. commencement or termination of spouse's employment
6. unpaid leave of absence for employee or their spouse
7. employee becomes benefits eligible
8. employee becomes benefits ineligible
9. employee's spouse changes job status from full-time to part-time employment or from part-time to full-time
10. loss of dependent status under a dental plan

Cancellation of Coverage

1. Reasons for Cancellation
 - a. employee request
 - b. death of employee

2. Reasons for Maintaining Coverage under COBRA
 - a. termination of employment
 - b. lay off from position
 - c. change to an ineligible classification
 - d. leave of absence
 - e.

Enrolled employees will be offered the opportunity to continue their group coverage in accordance with the provisions of the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). The cost for continuing coverage will be equal to one hundred percent (100%) of each month's premium.

Retiree Dental Insurance

When an employee retires from the Town of Canton or Canton Public Schools, he/she can elect to remain on the dental insurance. The premiums will be deducted from his/her pension check.

The Town of School Department will continue to pay its share of the premium until the employee's death. If the employee is deceased and has a living spouse, the spouse can continue on the subsidized dental insurance until the spouse's death or remarriage. The current retiree monthly contribution is 25% of the insurance cost.