

HUMAN RESOURCES MEMORANDUM 17-020		DATE ISSUED: 08/30/2017
SUBJECT: DENTAL ENROLLMENT AND ANNUAL RECERTIFICATION PROCESS		REFERENCE: CalHR 1403
TO: All DGS Employees		SUPERCEDES: None

PLEASE ENSURE THAT THIS INFORMATION IS SHARED WITH YOUR EMPLOYEES

Purpose

This memo provides information on the state administered dental insurance program for eligible employees. It also describes the eligibility criteria and the enrollment and annual recertification process for dependents in a parent-child relationship (PCR) and disabled adult dependents.

Eligibility and Enrollment

Employees are eligible for dental benefits if they:

- Have a permanent appointment or a limited-term appointment with a duration of more than six months and,
- Work at least half-time.

A Permanent Intermittent (PI) employee may be eligible to enroll in dental benefits if he/she has earned a minimum of 480 paid hours at the end of a control period, or at least 960 paid hours in two consecutive control periods. The control periods are January 1 to June 30, and July 1 to December 31.

Certain seasonal Lifeguards in Bargaining Unit (BU) 7 and seasonal Firefighters in BU 8 are eligible for state-sponsored dental benefits. Refer to the bargaining unit contracts on the California Department of Human Resources (CalHR) website for current eligibility information.

Eligible employees may enroll in a dental plan within the first 60 days of employment or eligibility, or during the annual open enrollment period. Open enrollment for dental benefits is held each fall and allows eligible employees to:

- Enroll
- Change dental plans
- Add/delete eligible dependents
- Cancel coverage

Employer contribution rates are found in the bargaining unit contracts and in the Benefits Calculator on the CalHR website. This calculator allows employees to compare dental premiums and see the employer contribution rates based on their bargaining unit. Employees can also see the amount that will be deducted from or added to their pay warrant based on the dental plan they choose.

Newly Hired Eligible Employees

Newly hired eligible employees enrolling into dental benefits must enroll in a prepaid dental plan until they complete 24 months of state service. After completing 24 months of service, they may enroll into a Delta Dental plan.

Exception to this are:

- Bargaining Unit (BU) 6 employees.
- Employees who do not have a prepaid plan provider within 50 miles of their home.
- Employees hired prior to 1993.
- Employees who worked at the University of California (UC) and had the UC Delta plan.
- Employee in Consolidated Benefits (CoBen).

Bargaining Unit 6 Employees

All newly hired eligible employees in BU 6 enrolling into dental benefits must enroll into the CCPOA Western Dental plan for 12 months to be eligible for enrollment in the CCPOA Primary Dental plan.

Exception to this are:

- Employees who do not have a prepaid plan provider within 50 miles of their home.
- Prior CCPOA Primary Dental plan eligibility as an employee.

Dependent Eligibility and Enrollment and Recertification Process

Dependents eligible for dental benefits include the employee's spouse, registered domestic partner, and their children up to age 26, including natural born, adopted (or children placed for adoption), stepchildren, and other children for whom the employee has assumed a parent-child relationship.

The Dependent Eligibility Verification Checklist (CalHR Form 781) must be completed for every enrollment transaction that involves adding dependents to health, dental, or vision benefits; and for the annual recertification of parent-child relationship (PCR) dependents. Employees must initial and sign the CalHR Form 781 where indicated, and provide the required documents to substantiate dependent eligibility.

The following information provides guidance for determining and documenting dependent eligibility for the different dependent types:

Spouse/Registered Domestic Partner

Only the employee's legally-joined spouse or registered domestic partner may be enrolled in dental benefits. Under no circumstances shall:

- A registered domestic partner be enrolled as the employee's spouse (registered domestic partners must be enrolled as registered domestic partners); and
- Any individual, other than a legally-joined spouse or registered domestic partner, be enrolled as the employee's spouse or registered domestic partner.

The employee must provide a marriage certificate, Declaration of Domestic Partnership, Certificate of Registry of Marriage, or affidavit of marriage/domestic partnership demonstrating a legally-recognized marriage or domestic partnership. If the date of marriage/registration is not within the preceding 60 days, the employee must also provide a copy of the front page of their most recent federal or state tax return or any of the following documents dated within the last 60 days: statement of account, household bill, or other document showing financial interdependency (it is acceptable to black out financial information). The document must include the names of the employee and dependent, address and date, and must confirm the dependent as the employee's spouse/domestic partner.

For newly married employees who submit a Certificate of Registry of Marriage, he/she is required to provide a copy of his/her marriage certificate within one year.

Ex-Spouses/Ex-Domestic Partners

Ex-spouses and ex-domestic partners are not eligible to be enrolled and are not permitted to remain as dependents for dental benefits under any circumstances.

It is the obligation of the employee to inform the Office of Human Resources in writing within 60 days of the dissolution of a marriage or domestic partnership and to submit an enrollment cancellation of the former spouse/domestic partner.

If an employee is court-ordered to provide coverage for an ex-spouse or ex-domestic partner, it is the obligation of the employee, not the state, to provide that coverage.

Children

Only natural, adopted (including children placed for adoption), or stepchildren of the employee may be enrolled as "children." The employee must provide a birth certificate, official hospital birth record, adoption certificate, or court document demonstrating that the employee is the legal parent of the child. If the name of the birth parent has changed since the birth certificate was issued, additional supporting documentation must be submitted to validate the name change.

For employees who submit a hospital birth record, he/she is required to provide a copy of the official birth certificate within one year.

Under no circumstances shall employees enroll children who are not their natural, adopted, or stepchildren, as "children." Children of a registered domestic partner are to be enrolled using the reason code for "domestic partner children." The employee must provide a birth certificate, official hospital birth record, adoption certificate, or court document demonstrating that the registered domestic partner is the legal parent of the child.

Other children for whom the employee has assumed a parent-child relationship (PCR) must meet the eligibility criteria for enrollment as a PCR dependent (see *Parent-Child Relationship Dependents* section) and the employee must provide appropriate documentation to substantiate eligibility.

Parent-Child Relationship Dependents (PCRs)

In a parent-child relationship, the employee has intentionally assumed parental status or parental duties for a child who is not their natural born, adopted, or stepchild. An eligible PCR dependent must be under age 26.

- PCR Dependents Enrolled Only in Dental and/or Vision Benefits (e.g., not enrolled in Health Benefits)
 - a. Initial Enrollment
Employee must complete and submit the *Dental Plan Enrollment Authorization* (STD. 692), *CalHR Affidavit of Parent-Child Relationship* (CalHR Form 025), *Dependent Eligibility Verification Checklist* (CalHR Form 781), and the required verification documents.
 - b. Annual Recertification
Employees must recertify each PCR dependent's eligibility annually, by the last day of the employee's birth month, by submitting a new signed and dated, *CalHR Affidavit of Parent-Child Relationship* (CalHR Form 025), *Dependent Eligibility Verification Checklist* (CalHR Form 781), and the required verification documents to substantiate a continuance of the parent-child relationship.
- PCR Dependents Enrolled in both Health and Dental Benefits
 - a. Initial Enrollment
Employee must complete and submit a *Health Benefit Plan Enrollment Form* (CalPERS Form HBD-12), *Declaration of Health Coverage* (HBD-12A), *Dental Plan Enrollment*

Authorization (STD. 692), CalPERS Affidavit of Parent-Child Relationship (CalPERS Form HBD-40), the Dependent Eligibility Verification Checklist (CalHR Form 781), and the required verification documents.

If an employee has submitted the *CalPERS Affidavit of Parent-Child Relationship* (CalPERS Form HBD-40) for enrollment of a PCR dependent in the state's health benefit program, the employee is not required to submit the *CalHR Affidavit of Parent-Child Relationship* (CalHR Form 025) for enrollment in the state's dental benefit as receipt of the *CalPERS Affidavit of Parent-Child Relationship* (CalPERS Form HBD-40) is sufficient.

b. Annual Recertification

Employee must recertify each PCR dependent's eligibility annually by submitting a new signed and dated *CalPERS Affidavit of Parent-Child Relationship* (CalPERS Form HBD-40), *Dependent Eligibility Verification Checklist* (CalHR Form 781), and the required verification documents to substantiate a continuance of the parent-child relationship.

Disabled Adult Dependents

A child age 26 and over who is incapable of self-support because of a mental or physical condition may be eligible for dental benefits if the disability existed prior to reaching age 26 and the dependent has been continuously since age 26, as certified by a licensed physician. CalPERS determines the eligibility of a disabled adult child upon receipt of the required Member Questionnaire for the CalPERS Disabled Dependent Health Benefit (CalPERS Form HBD-98) and the Medical Report for the CalPERS Disabled Dependent Benefit (CalPERS Form HBD-34). The initial certification of the Disabled Dependent must occur either (1) within 60 days before and ending 60 days after the child's 26th birthday; the employee and child must currently be enrolled for dental benefits, or (2) within 60 days of a newly eligible employee's initial enrollment in dental benefits.

a. Recertification

Recertification should be evaluated on a case-by-case basis. The information provided by the physician in the *Medical Report for the CalPERS Disabled Dependent Benefit* (CalPERS Form HDB-34) and the status of the disability (e.g., permanent, extended) will determine if, and when, recertification is necessary. For example, if the dependent's current disability renders him or her incapable of self-support, but the disability should resolve or improve sufficiently for the dependent to be capable of self-support at some point in time, recertification should then be completed at that time.

Retiree Eligibility

CalPERS administers the retiree dental program on behalf of CalHR. Retiring employees who, at the time of enrollment, meet the eligibility requirements of Government Code Section 22959.4, may enroll in dental coverage and are subject to the same eligibility criteria and dependent verification procedures as active employees.

Dental Plans

The bargaining unit designation of the employee determines the plans available to the employee. The state pays all or part of the employee's premium, depending on the plan selected and the number of dependents enrolled.

Currently, the state offers six dental plans:

- Delta Dental for an indemnity type plan referred to as Delta Dental PPO plus Premier;
- Delta Preferred Provider Option (PPO), and
- Four prepaid plans;
 1. DeltaCare USA
 2. Premier Access

3. SafeGuard
4. Western Dental

BU 6 employees have their dental insurance provided through their respective union-sponsored trust and BU 5 employees who are members of the California Association of Highway Patrolmen (CAHP) have their own indemnity dental plan, but may enroll in any of the four state-sponsored prepaid dental plans.

Employees in BU 5 and BU 6 may enroll in their respective union-sponsored plan through their personnel office using the Dental Plan Enrollment Authorization (STD. 692) form, following the normal enrollment procedures. Once enrolled, employees in these bargaining units should contact their union directly regarding questions or issues regarding their dental coverage.

Forms and Resources

- [Benefits Calculator](#)
- [CalHR 025 - Affidavit of Parent-Child Relationship](#)
- [CalHR 781 - Dependent Eligibility Verification Checklist](#)
- [CalPERS HBD-12 - Health Benefit Plan Enrollment Form](#)
- [CalPERS HBD-12A - Declaration of Health Coverage](#)
- [CalPERS HBD-34 - Medical Report for the CalPERS Disabled Dependent Benefit](#)
- [CalPERS HBD-40 - Affidavit of Parent-Child Relationship](#)
- [CalPERS HBD-98 - Member Questionnaire for the CalPERS Disabled Dependent Health](#)
- [PERS-HBSD-1965 - Affidavit of Marriage/Domestic Partnership](#)
- [STD 692 - Dental Plan Enrollment Authorization](#)

Questions

For questions related to this memorandum, please contact your assigned Attendance Clerk or Personnel Liaison.

LISA YORK, Personnel Officer
Office of Human Resources

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