

## ***UNDERSTANDING LATE ENROLLMENT IN DENTAL PLANS***

Many dental plans require you and your eligible family members to enroll when first eligible for the coverage. This is usually when the plan is first offered.

If you do not enroll, or if you do not enroll your dependents when first eligible, many dental carriers impose benefit waiting periods. This simply means that you are covered for certain services only after a period of time.

### **EXAMPLES**

#### **Principal Dental**

If you do not enroll yourself and your dependents when first eligible to do so, you are regarded as a “late enrollee”. Late enrollees are provided benefits as follows:

- Preventive Care available upon enrollment
- Basic Care available after 12 months of enrollment
- Major Care (and orthodontia if purchased) after 24 months of enrollment

**Note:** Principal allows you to wait until your child is three years of age before regarding them as eligible. Therefore, enroll your child within 31 days of their third birthday to avoid late enrollment status.

#### **Met Life Dental**

If you do not enroll yourself and your dependents when first eligible to do so, you are regarded as a “late enrollee”. Late enrollees are provided benefits as follows:

- Preventive Care available upon enrollment
- Fillings available after 6 months of enrollment
- All other Basic Care available after 12 months of enrollment
- Major Care (and orthodontia if purchased) after 24 months of enrollment

**Note:** Met Life requires you to enroll newborn children to avoid late enrollment status. However, you may wish to save premium and enroll when the child(ren) begin needing dental care. If this is the case, they will be late enrollees and have benefits as shown above.

### **POINTS TO REMEMBER**

If you sign up as a late enrollee, you will not be penalized as shown above if you can document that other dental coverage was in place prior to your current enrollment. If this other dental coverage is lost, you may enroll without penalty as long as there are no gaps in coverage (between the prior coverage and the new coverage).

This information should not be considered legal or accounting advice, and is not intended to replace the services from competent legal and/or accounting professionals. Berg Andonian, Inc. (1-888-858-5115).