

**SOUTH CAROLINA STATE UNIVERSITY  
PERSONNEL POLICIES AND PROCEDURES MANUAL**

SECTION: Employee Services and Benefits	Section: V
	Subject: E
SUBJECT: Dental Insurance Program	Effective: 01/01/06
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### **DENTAL INSURANCE PROGRAM**

Basic dental Coverage is provided for eligible State employees at no cost providing the eligibility requirements are met. Dependents may be covered for a premium, which will be payroll deducted. Coverage for the dental program is effective the first of the month following the date of hire, unless the employee is hired on the first working day of the month.

Dental Plus is an additional dental program that provides a higher level of coverage for dental services covered under the State Dental Plan. Dental Plus is not an offset program that pays what the State Dental Plan does not. Instead it covers the **same procedures and services** (except orthodontia) at the **same percentage rate of coverage** as the State Dental Plan, but at a **higher** allowance or dollar amount for the charges.

#### **Eligibility Requirements**

To be eligible for dental coverage an employee must be in a permanent position (or temporary grant position if covered by the grant) and work for at least 30 hours per week.

A Notice of Election (NOE) form must be completed within 31 days of the date of hire. If an employee chooses not to enroll during that time he or she will have to wait until the next enrollment period or within 31 days of a loss of coverage by a spouse. The State's dental plan is on a two year enrollment schedule. All dependents who are to be covered must be listed on the NOE. A premium deduction will be made for dependents.

#### **Continuation of Coverage**

##### **A. Employee on Leave Without Pay**

Employees who are approved for leave without pay may continue in force their dental insurance coverage by paying, in advance, the full amount of the monthly premium, including the State's portion. One check for each month should be left in the Office of Human Resource Management before beginning a leave without pay status.

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**B. Retired Employees**

Former employees who have retired through either service or disability retirement, who are receiving a retirement check and have at least five years continuous service, may continue in the Dental Insurance Program by transferring their coverage to the State Retiree Insurance Program. To be eligible for the Retiree Insurance Program, an employee must be eligible for a retirement check at the time of retirement. Employees hired after July 1, 1984, with 5 - 10 years of service who wish to take advantage of a special service buy-in at age 55 with 25 years of service will be required to pay the State's portion of the insurance premium as well as the payroll deduction amount.

**C. Terminated Employees**

Employees who terminate from State employment and wish to continue their dental coverage, must enroll for continued protection. An employee may choose to keep the dental coverage for a limited time period by paying the premiums.

Employees who have any questions concerning the Dental Insurance Program or need information on filing claims should contact the University's Office of Human Resource Management.