

DELTA DENTAL RE-ENROLLMENT
Frequently Asked Questions (FAQs)

Q1: Why are we doing a re-enrollment for Delta Dental coverage?

A1: The districts are self-insured for dental coverage as members of North Bay Schools Insurance Authority (NBSIA). NBSIA does not purchase insurance from Delta Dental; it pays Delta Dental an administrative fee for acting as claims administrator. As part of this process, we are converting to a new eligibility and claim management software system. All current data for employees will be transferred to the new software electronically. Districts must re-enroll all dependents to ensure that all dependents are eligible and receiving appropriate benefits. This process is currently underway for all of our district members participating in the dental insurance program, including Benicia USD, Dixon USD, Fairfield-Suisun USD, Solano Community College, Solano County Office of Education, Travis USD, and Vacaville USD.

Q2: What are the benefits of this new eligibility and claim management software?

A2: This system will allow districts to make immediate changes to dependent records. New dependents can be added electronically by district personnel to reduce the amount of time dependents must wait before receiving services. Dentists will also be able to verify eligibility and benefit levels for patients and to provide patients with timely information regarding the cost of potential procedures.

Q3: Who is required to participate in this re-enrollment?

A3: Any district employee who currently has dental benefits will be required to re-enroll themselves and their dependents, as well as provide the district with copies of the appropriate documentation to verify dependency status.

Q4: Why do we have to provide proof of dependency status?

A4: In the past NBSIA has not asked for proof of dependency status when enrolling dependents however, we have all experienced the dramatic increases in costs for insurance premiums. These costs can be partially contained by verifying that only eligible dependents are making insurance claims. The districts will now be asking for these documents when new employees are enrolling and when current employees are adding dependents to their insurance plan. If you are worried about identity theft, you may request an “informational copy” of a dependent birth certificate from the county of birth. This contains identical information to a certified birth certificate, but does not carry the county seal, which would prevent it from being used to fraudulently obtain a passport or social security information.

Q5: Why do we have to give the full social security numbers of our dependents?

A5: Delta Dental uses full social security numbers to track claims and to check for duplicate coverage. In addition, the SSN facilitates a change in eligibility requiring COBRA coverage.

Q6: Will full social security numbers be on ID Cards?

A6: No. Full social security numbers are not used as identification numbers and will not be displayed on ID cards.

Q7: What will happen if I don't get my proof of dependency status in to the District Office by the district cut off date?

A7: All districts have established cut off dates for paperwork to be turned in. Any dependents who are not in the system, will experience an interruption in dental coverage as of July 1, 2006. Coverage for employees themselves will not be affected.

Q8: If I submit the documents after the cutoff date, when will benefits for my dependents be reinstated?

A8: Depending on when you submit the documents, benefits for your dependents should be reinstated within 1-2 months after submission of the appropriate proof of dependency status.

Q9: What happens if I refuse to submit proof of dependency status?

A9: This will prevent the District from entering your dependent information into the system, and dependents will be ineligible for benefits as of July 1, 2006.

Q10: The Dental re-enrollment form says, "I understand that I may be required by the employer to pay for these benefits." Will I now have to pay for dental insurance?

A10: Payment for dental insurance is governed by your collective bargaining agreement. If your dental insurance has previously been fully paid by the District, it will continue to be paid by the District. For those who are paying for benefits

(i.e. retirees or COBRA) the voluntary participation enrollment form should be used.

Q11: What if we can't find, or don't have these proof of dependency status documents?

A11: You can obtain these documents from the county in which you were married or your child was born. If you are in a registered domestic partnership, you can obtain documentation of your registration from the California Secretary of State. The following web site will link you to the vital records office of all counties in all states and US territories. It lists the costs of these documents and provides you with the paperwork to order documents by mail, or submit an online request.
<http://www.vitalrec.com/ca.html> - County

Q12: If I don't have any dependents, do I still need to re-enroll?

A12: Yes. We are completely converting to a new Delta group number and software system, which will require the complete re-enrollment of all employees and dependents. This also ensures that all contact information is updated with your current address.