

Humana Dental Insurance

New Hire

New Hires have 30 days from hire date to enroll in the Humana plan. The application must be mailed or faxed to Advisors Financial Group with a copy of the payroll form. The payroll form must be sent to payroll so deductions may begin. Coverage will be effective the first day of the month following first payroll deduction as premiums are paid one month in advance.

Dependent Coverage

Children can be covered up to the age of 25 if they are a fulltime student or at least 50% dependent on their parents.

Termination of Dependent or Coverage

An employee may terminate a dependent or the entire policy at anytime through out the year. Keep in mind that Humana premiums are paid one month in advance. Please complete the Humana change form to remove coverage or terminate the plan as well as the appropriate form for payroll changes.

Continuation of Coverage—Separation of Employment or Retirement

The Humana dental plan is a true group plan meaning all premium payments must come from payroll deduction. If an employee should leave employment for any reason and wishes to continue the dental plan they must contact Advisors Financial Group or Humana. The employee will then be offered COBRA coverage through Ceridian. The COBRA coverage will begin once the premium paid by payroll deductions is exhausted. COBRA will pick up that following day, this way there is no lapse in coverage.

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Qualifying Events

An employee has 30 days from the qualifying event to add that family member. Qualifying events are:

Eligible Qualifying Events

The following is a list of eligible qualifying events:

Marriage (see Qualifying Event Exception - HIPAA section below)

Birth of a child (see Qualifying Event Exception - HIPAA section below)

Adoption, or placement for adoption of a child (see Qualifying Event Exception - HIPAA section below)

Legal Separation (when resulting in loss of coverage)

Foster child placement - In North Carolina, a foster dependent child is eligible from the date of placement in the employee's home.

Legal guardianship

Dependent returning to full time school

Part-time employment to Full-time employment

Qualified child support order

Involuntary loss of dental coverage due to:

Divorce

Death of spouse

Loss of dependent status

Change in employment status for employee or spouse

Expiration of continuation

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Qualifying Events

Note: Open enrollment is *not* a qualifying event, but an enrollment event typically at renewal.

Qualifying Event Exception – HIPAA

Within the Health Insurance Portability and Protection Act (HIPAA), there is a Special Enrollment Period provision. This provision applies to previously eligible employees who originally waived coverage (for self or any dependents) *or* did not enroll at the time of initial eligibility.

The mandate applies when one of the following qualifying events occurs:

Marriage

Birth of a child

Adoption, or placement for adoption of a child

Change in employment status for employee or spouse

The provision allows the employee to enroll him/herself, a previously eligible spouse and/or dependents, or a newly acquired spouse and/or dependents—*dental coverage only*.

All family members considered timely applicants due to a qualifying event.

Enrollment must occur within 30 days of the qualifying event for all family members to be considered timely.

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Leave of Absence

If an employee goes out on LOA and does not want to continue their coverage through Cobra, their Humana plan will terminate for non payment. The termination date is based off of the last payroll deduction. Premiums are paid one month in advance, once last deduction is taken their coverage will be valid for that following month. (following month of last deduction) When the employee returns to an active status at work, they may resume their payroll deduction and their Humana plan will be reinstated the first of the month following the first payroll deduction. The employee will have a lapse in coverage but will not have a waiting period.

Open Enrollment

Humana will have an annual open enrollment that begins the first of October and runs through the end of November, at that time anyone may enroll in the plan or make any changes to their existing dental plan with Humana. All new enrollees are effective the first of the year. Example, enroll during October or November of 2011 and the plan will be effective 01/01/2012.

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Important Contact Information

Advisors Financial Group

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Raleigh, NC 27615

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Toll Free: 1-800-334-1217

Local Fax: 919-844-2310

Toll Free Fax: 1-866-743-2184

Humana Dental Insurance

Phone: 1-800-233-4013

www.humanadental.com

Ceridian—COBRA Third Party Administrator

1-800-877-7994