Voluntary Dental & Vision Program  
2016 Academic Year  
Eligible Part-Time Faculty (AFT Local 477, AFL-CIO)

**Highlights**

**Dental** - For the second consecutive year, dental rates have **decreased** by 10%. The new lower 2016 rates represent additional savings for dental participants as compared to the 2015 rates.

**Vision** – Rates are unchanged from last year and WSU part-time faculty continue to have the option to select between the Basic and Enhanced vision plan options. The dual option vision coverage provides part-time faculty with two options to best meet their individual vision needs. A summary of the vision program options is available at: [http://www.wayne.edu/hr/tcw/health-welfare/vision-summary.pdf](http://www.wayne.edu/hr/tcw/health-welfare/vision-summary.pdf)

The Voluntary Dental and Vision Program provides part-time faculty with the opportunity to purchase coverage at their own expense. Eligibility requirements for participating in the program include the following:

- Completion of two years of service as part-time faculty
- Expected take-home pay must equal 130% of all benefit deductions
- A reasonable expectation that the bargaining unit member will teach at least one full semester course in each of the Fall 2015 and Winter 2016 semesters (sign-off from the department/school/college is required on the enrollment form before submission to TCW)

UPTF members that elect to participate in the voluntary Dental and/or Vision programs are subject to the following provisions:

- The coverage will remain in force for the 2016 academic year (September 1, 2015 through August 31, 2016) subject to eligibility guidelines
- Change or cancellation of coverage will only be permitted for IRS allowed status changes (e.g. marriage, divorce, birth, loss of eligibility etc.)
- If the UPTF member does not teach at least one course in the Winter 2016 semester, coverage will be cancelled as of December 31, 2015 and any overpayment will be refunded (the participant will have the option of continuing coverage through COBRA)
- Premiums for Dental and/or Vision insurance will be payroll deducted on a pre-tax basis **over 14 paychecks** starting with the pay of 9/23/15 and ending with the pay of 4/20/16. *(No Deduction Pay - Dental and/or vision deductions will not be taken on the pay date of 12/15/15)*

The 2016 employee premiums for the Voluntary Dental and Vision plans are summarized in the following table:

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Dental Plan Bi-weekly Employee Deduction</th>
<th>Basic Vision Plan Bi-weekly Employee Deduction</th>
<th>Enhanced Vision Plan Bi-weekly Employee Deduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$25.34</td>
<td>$6.84</td>
<td>$12.06</td>
</tr>
<tr>
<td>2-Person</td>
<td>$46.75</td>
<td>$12.95</td>
<td>$22.82</td>
</tr>
<tr>
<td>Family</td>
<td>$80.08</td>
<td>$19.06</td>
<td>$33.59</td>
</tr>
</tbody>
</table>

**Enrollment & Implementation**

The UPTF annual enrollment period will be conducted from August 17th through August 28th, 2015. Upon the completion of the enrollment period, additional enrollments will not be permitted.

The effective date of coverage for all eligible UPTF members electing Dental and/or Vision coverage is September 1st, 2015.