

Voluntary Dental & Vision Program

2018 – 2019 Academic Year

Eligible Part-Time Faculty (AFT Local 477, AFL-CIO)

Highlights

The Voluntary Dental and Vision Program provides Part-Time Faculty (PTF) 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 2018 and Winter 2019 semesters (sign-off from the department/school/college is required on the enrollment form before submission to the Human Resources Service Center)
- Enrollment/re-enrollment in selected eligible benefits annually by specified deadline

Dental - Delta rates have remained competitive compared to market rates over the past years for the level of benefit coverage. Diagnostic and preventative services are covered at 100%. The plan has a \$1,000 per person per year Benefit Year maximum payment for eligible services. For a copy of the Summary of Dental Plan Benefits visit:

<https://hr.wayne.edu/tcw/other-benefits/uptf-delta-5989.pdf>

Vision - Vision rates have also remained competitive compared to the market. WSU offers a choice between two levels of Eye Med vision coverage, Basic or Enhanced coverage. The dual option vision coverage provides Part-Time Faculty with the opportunity to select a plan level suitable to meet their individual vision needs. For a more detail summary of covered services visit: <https://hr.wayne.edu/tcw/health-welfare/vision-summary.pdf>

The dental and vision plans provide coverage to eligible enrolled dependents. Anyone requesting coverage for dependents must submit a copy of the appropriate supporting documentation with the enrollment form by the specified deadline. Supporting documentation help: <https://hr.wayne.edu/tcw/health-welfare/dependent-supporting-documentation.pdf>

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 2018-2019 plan year (September 1, 2018 through August 31, 2019) 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 2019 semester, coverage will be cancelled as of December 31, 2018 and any overpayment may be forfeited (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 9/19/18 and ending with the pay of 4/03/19 (*Dental and/or vision deductions will not be taken on the pay date of 12/12/18 – **Scheduled No Deduction Pay***).

A summary of the 2018/2019 PTF employee premiums for the Voluntary Dental and Vision plans are as follows:

Coverage Level	<u>Dental Plan</u> <i>Bi-weekly Employee Deduction</i>	<u>Basic Vision Plan</u> <i>Bi-weekly Employee Deduction</i>	<u>Enhanced Vision Plan</u> <i>Bi-weekly Employee Deduction</i>
Single	\$26.78	\$7.25	\$12.79
2-Person	\$51.27	\$13.73	\$24.20
Family	\$90.03	\$20.21	\$35.61

Enrollment & Implementation

The UPTF annual enrollment period will be conducted from August 20th through September 7th, 2018. Upon the completion of the enrollment period, additional enrollments will not be permitted. The effective date of coverage for all enrolled UPTF eligible members completing the authorized enrollment form coverage is September 1, 2018.

Voluntary Vision and Dental Enrollment Form: <https://hr.wayne.edu/tcw/other-benefits/uptf-dental-vision-form.pdf>