

Dental Plans BU-PP 414

Policy

Baylor University offers eligible employees and dependents a choice between one or more dental plans.

Topics

Eligibility
Eligible Dependents
Available Plans/Premiums Payment
Enrollment/Qualifying Event
Cancellation
Separation from Service

Related Policies

[BU-PP 400 — Benefit Eligibility Classifications](#)
[BU-PP 600 — Retirement Benefits](#)

Additional Information

<http://www.baylor.edu/hr/index.php?id=74187>

Contact

Call: 254.710.2000

Email: askHR@baylor.edu

Self-Service: baylor.edu/hr/selfservice

Eligibility

All full-time employees (and their eligible dependents) may enroll in a dental plan upon employment.

Eligible dependents –

The following are considered eligible dependents for the purposes of the medical plans:

An employee's spouse

An employee's child who is:

Under 26 years of age or medically approved disabled prior to 26th birthday

Dependent means your spouse or a *child* who is:

1. Under the limiting age shown on the Schedule of Coverage;
2. A *child* of any age who is medically certified as disabled prior to the 26th birthday and dependent on the parent for support and maintenance.
 - a. *Child* means:
 - i. Your natural child; or
 - ii. Your legally adopted child, including a child for whom the Participant is a party in a suit in which the adoption of the child is sought; or
 - iii. Your stepchild; or
 - iv. A child of your child who is your dependent for federal income tax purposes at the time application of coverage of the child of your child is made; or
 - v. e. A child for whom a Participant has received a court order requiring that Participant to have financial responsibility for providing health insurance; or
 - vi. A child not listed above
 1. whose primary residence is your household; and
 2. to whom you are legal guardian or related by blood or marriage; and

3. who is dependent upon you for more than one-half of his support as defined by the Internal Revenue Code of the United States.

Available Plans/Premiums Payment

Go to <http://www.baylor.edu/hr/index.php?id=74187>

Enrollment/ Change of Status

Initial Enrollment	The employee has 30 days from time of employment to enroll.
Open Enrollment	Open enrollment occurs near the end of each calendar year (dates are announced). Coverage becomes effective January 1 the following year.
Qualifying Event*	Employee may change enrollment status within 30 days of any of the following events: <ul style="list-style-type: none"> • Marriage or divorce • Childbirth or adoption • Death of spouse or child • Change of employment of spouse Additional changes also apply; for a supplemental list please contact Human Resources at 254.710.2000.

* Qualifying event regulations are stipulated by Internal Revenue Code 125.

Cancellation

Employees may cancel participation only during the open enrollment period at the end of each calendar year or any time there is a change in status within 30 days of the qualifying event.

Employees who cancel or reject coverage will have another opportunity to enroll during the next open enrollment period, or they may enroll under the provisions for the qualifying event.

Separation from Service

Employees separating from service and their dependents who have been covered may apply for continued coverage for up to 18 months subject to the following conditions:

- Participants must apply within 30 days of separation for extended coverage.
- Participants must not be eligible for other group coverage or Medicare.

Separated participants must pay **both** the employee and employer contributions to the monthly dental cost.

Note: For information on continued coverage during official retirement see [BU-PP 600](#).