**Dental Insurance**

**Last Updated:** May 31, 2022  
**Last Reviewed:** May 31, 2023

**Department/Division:** Human Resources

**Purpose**
To provide eligible employees and qualifying dependents with dental insurance coverage.

**Policy**
Eligibility: Full-time employees are eligible for individual dental insurance coverage effective on their first working day. Full-time employees have an option to elect two-person or family vision coverage within thirty (30) calendar days of their employment date.

Spouses who are both employed by Mid have two options for managing their dental coverage:
- Each spouse can elect their own coverage. Any children can be covered only by one (1) spouse; or
- One (1) spouse can carry the dental coverage for the other spouse and/or their dependent children.

**Procedure**
- Benefit election must be completed within thirty (30) days following the date of eligibility. Employees who do not make a benefit election by the deadline will be enrolled in Individual coverage and cannot make a new benefit election until the next open enrollment period, or subject to a qualifying life event.

- Dependents must be added within thirty (30) days of an eligible employee’s date of eligibility or within thirty (30) days of another qualifying event. Dependents that are not enrolled within such thirty (30) day period cannot be enrolled until the next open enrollment period.

- Open Enrollment for dental insurance coverage occurs once per calendar year. Employees who do not enroll when they first become eligible have another opportunity to do so at open enrollment. Benefit elections at Open Enrollment will become effective on the first day of the new calendar year.

- Details of coverage, along with any limitations, terms, and conditions are specified in the Summary Plan Description provided by the insurance provider. Note that dental benefits can be accessed without an ID card, using the plan member’s personal information; however, the carrier will also provide employees with an insurance ID card upon request.

- To accurately maintain dental insurance coverage, certain changes in the personal lives of employees or their dependents (i.e. qualifying life events) must be reported to the Human Resources Department within thirty (30) days of the event. Those changes include: marriage, divorce, death, birth or adoption of a child, military service, and changes in dependent eligibility.
• Employees and/or their dependents that are no longer eligible for dental insurance coverage can continue in their coverage for a limited time at their own expense. Mid’s COBRA Administrator, will mail information on continuation coverage and eligibility to the employee’s home address on record.