

## DCUE Dental: Commonly Asked Questions

1. **Do I need to enroll every year?** *Yes, you and any dependents you want covered under the plan need to be listed on the latest enrollment form. Enrollment is done through our website, online at [www.dcue.org](http://www.dcue.org). Click on the Dental Tab then Dental Members to access the site for enrolling.*
2. **When is the Open Enrollment window?** *Enrollment opens August 1<sup>st</sup> and closes June 1<sup>st</sup>. You need to have your enrollment and all eligible dependents listed on your online form by June 1<sup>st</sup>. (new plan year begins September 1<sup>st</sup>)*
3. **When is DCUE Dental's Plan Year?** *The plan year runs from September 1 through August 31 each year. The deadline for submitting claims for reimbursement for a plan year is October 31<sup>st</sup>; expenses incurred during the former plan year. For example, if you incurred claims on August 15<sup>th</sup> of a plan year, you would have until October 31<sup>st</sup> to submit the claims for reimbursement. Keep in mind late filing guidelines.*
4. **Who is covered under this plan?** *Teachers, nurses and counselors with an FTE of .75 or greater and who are under the Collective Bargaining Agreement between ISD 196 and DCUE.*
5. **I work part-time. Am I eligible for dental coverage?** *Those working less than .75 FTE are not eligible **unless** they are in a job-share situation explained in Question No. 5.*
6. **I am Job Sharing. Can I still be covered by this plan?** *Yes, but you are responsible for the half of the premium that the District does not pay. You will receive a Job Share Notice/Update after the District office has sent the latest listing to DCUE Dental.*
7. **I am a long-term substitute. Am I eligible for dental coverage?** *If you were hired to work from the first day of school to the last day of school (and every day in between), yes, you should have been offered coverage by the District office. If you are working a six-week assignment or October to May, for example, no you do not receive coverage.*
8. **My spouse and I are both employed by the District under the teacher's collective bargaining agreement. Are we both covered?** *Yes, the Enrollment Form offers space for Employee #1 and Employee #2. Employee #1 is the online account you must enroll through. (Employee #1 is whose birthday comes first in the calendar year)*
9. **I just had a baby. When can I put him/her on the plan?** *Any time before your child is ready to make his/her first visit to the dentist. Update your current online enrollment or add them to next plan year's enrollment. Call our office if you need to add your child when the online enrollment is not available (June – July).*
10. **Are my step children covered?** *Yes, your step children are covered until age 26 or upon divorce/legal separation.*
11. **My child is under age 26, and is getting married. Is s/he still covered?** *Yes, your child can be covered until age 26, even if s/he is married. Be sure to notify DCUE Dental of any name changes by updating you online enrollment form.*
12. **Can I be enrolled in DCUE Dental if my spouse and/or I have other dental insurance?** *Yes, if you are a District Employee who qualifies for DCUE Dental Reimbursement you can enroll yourself and all your dependents. If you have other dental coverage DCUE Dental is always considered "secondary". Any balance that is not covered by your primary dental insurance can be submitted to DCUE Dental for reimbursement. See question 12 for filing claims correctly.*
13. **What do I need to file the claim correctly the first time?** *a) a Claim Form with Section 1-4 completed, signed, and dated by you, b) a statement or ledger itemizing the date(s) of treatment, the patient, the treatment performed, charges, discounts and payments made by you, and c) if applicable, an EOB from your primary insurance. Be sure to provide a completed claim form for each date of treatment and each patient. (See Appendix A, Section 2.0 Samples of Attachments.)*
14. **Where do I get the Claim Forms?** *The original DCUE Dental Claim Forms are available at the DCUE office and on the [dcue.org](http://dcue.org) website under the Dental tab.*

15. **Can I file a claim for services not paid in full?** *No, treatment charges must be satisfied in full & details balancing your charges to payment(s) made are required for reimbursement request. If you have a payment plan w/ your dental office please call us to discuss.*
16. **What dentists/orthodontists are covered?** *You can be treated by any provider who is licensed in the state that they practice.*
17. **What kind of plan do I tell my dentist I have?** *You are covered under a Direct Reimbursement Plan provided by Dakota County United Educators, the union representing you.*
18. **Do I get a card? Do we have a group number?** *There are no cards issued because there is no group or plan number to list. The dentist DOES NOT file the claim. You pay the bill and then file the claim with all proper supporting documentation needed.*
19. **How does coverage work for implants or large expense procedures?** *These treatments are treated like all other dental treatments within the program year; however, **claims for monthly payments** may be carried over the period of treatment or payment plan (i.e. from year to year). This is handled case by case so call to discuss your specific situation.*
20. **My child goes to college in another city/state. Does s/he need to come back to go to the dentist/orthodontist?** *No, your child may use a dentist near his/her school. You need to complete the necessary fields on the Claim Form(s). The student, or you, will have to pay the bill in order to file the claim. After receiving the itemized statement including payment, the Claim Form and documentation can be sent to the DCUE Dental office.*
21. **Can I use my Flexible Spending Account (FSA) or Health Savings Account (HSA) for dental costs? If so, how does that work?** *If you enrolled in a Flexible Spending Reimbursement Program you can use it for any expenses NOT covered by DCUE Dental or any other coverage. After you are reimbursed for your expenses through DCUE Dental, use the amount claimed minus the amount paid by DCUE Dental to calculate your out-of-pocket expenses. Retain your DCUE Dental EOB for claim filing with your FSA or HSA.*
22. **My dentist gave me a prescription for an antibiotic because of an infection in my gums. Will I be reimbursed for it?** *DCUE does not reimburse for prescriptions. You may be able to have it covered under your medical plan. Call your medical insurance customer service office for more information.*
23. **Is Oral Surgery covered by DCUE Dental?** *Yes, we cover Oral Surgery claims. However, we advise everyone to consult their health insurance first to see if a portion will be covered by them. Oral Surgery is classified as dental treatment.*
24. **How often can I go to the dentist?** *You can go as many times/whenever you need to during a plan year. DCUE Dental has no time stipulations for coverage.*
25. **Is the \$2000 Lifetime Cap on Orthodontic treatment separate from annual maximum reimbursement?** *Yes. The lifetime maximum an individual can receive in orthodontic claim reimbursement is \$2,000. See Appendix A, section 1.03 Annual Benefits per Individual)*
26. **Is there an age limit on Orthodontic claim reimbursement?** *Yes. Individuals are eligible for orthodontic reimbursement until the last day of the month in which they turn 26 years old.*
27. **Is a mouth guard or occlusal guard covered?** *Yes. Mouth guards, occlusal guards, appliances, etc. constructed by the dentist are an eligible expense. The reimbursement amount is based on the remaining annual benefit the individual has. Retail guards purchased over the counter that are not made especially for the individual are not an eligible expense.*
28. **Are treatments and appliances covered for Sleep Apnea or TMJ?** *Appliances for Sleep Apnea & TMJ are eligible expenses to submit for reimbursement to DCUE Dental. Office visits/check-ups, studies, etc may be eligible for reimbursement based on provider criteria and treatment coding. Submit your claim and supporting documentation for review.*

29. **Are Sleep Studies for Sleep Apnea covered?** *No, you will want to consult your health insurance plan for coverage.*
30. **Does my family share benefit dollars?** *No. Each person has their own reimbursement money. Each individual can receive up to \$1,325 per plan year, based on a claimed amount of \$2,000, plus individuals under age 26 have the potential of \$2,000 in ortho claim reimbursement.*
31. **Why do we have a reimbursement plan vs. dental insurance?** *The dental reimbursement plan was developed to cut the high administration fees that insurance companies charge, thus giving more back to members through plan benefits.*
32. **My employment is terminating, either voluntarily or involuntarily. Can I still keep my coverage?** *Yes. Once the DCUE dental office has been notified by the District office, you will receive a letter from the DCUE Dental office offering you COBRA coverage for 18 months (your spouse or dependent could be eligible for up to 36 months of coverage depending upon the nature of the COBRA qualifying event), as long as you make the monthly premium payments. (See Appendix B for a sample of Cobra letters)*
33. **I am retiring, can I continue on DCUE Dental's plan?** *Yes. You can choose to continue DCUE Dental coverage under COBRA, once retired. There is the option to select Single Retiree or Retiree with Dependent(s) coverage. You can stay on the plan, under COBRA, until you reach the qualifying Medicare age (65). If you already qualify for Medicare before you retire you can choose to stay on the plan for a maximum of 18 months.*