

Frequently Asked Questions Regarding the Delta Dental Enhanced Plan

- 1. Can I enroll in the Enhanced Dental Plan at any time?**
No, only during Open Enrollment, Qualifying Event or with 60 days of retirement.
- 2. If I have a change of address can I enroll in the Enhanced dental coverage?**
No, because a change of address is not considered a Qualifying Event.
- 3. Why do I have to pay for the Enhanced dental coverage?**
CSU offers you the basic dental coverage in retirement if you want the higher level of dental coverage through Enhanced dental coverage you will have to pay the higher monthly premium.
- 4. If I get married can I change to the Enhanced dental coverage and enroll my spouse even if I'm in the basic plan now?**
No, you can only enroll in the Enhanced dental coverage during Open Enrollment. However, if you get married you will be able to add your spouse to your current basic dental coverage.
- 5. Do I have to be enrolled in the Enhanced dental plan for 12 months before I can change back to the basic plan?**
No, you can switch to the Basic dental coverage during the next available Open Enrollment period.
- 6. If my dependent ages out of the coverage under the Enhanced dental coverage before 1/1/20, can I still enroll him/her in the Enhanced dental coverage through COBRA?**
No, your dependent may only continue with the current plan coverage through COBRA for 18 months.
- 7. As a retiree do I enroll in the Enhanced dental plan coverage through CSU or CalPERS?**
You can enroll in the Enhanced dental coverage through CalPERS. However, to make a change to your dental plan during Open Enrollment you should complete the CSU Retiree Dental Change/Enrollment Form (PDF) <https://www2.calstate.edu/csu-retirees/Documents/2020-CSU-Retiree-Dental-Change-Enrollment-Form.pdf> and fax or mail it directly to CalPERS. The effective date of your coverage will be January 1, 2020.
- 8. What if as a retiree I'm not enrolled in the CSU dental plan now but want to enroll during OE in the Enhanced dental plan coverage can I enroll?**
Even if you are not enrolled in the dental plan currently as long as you are eligible to enroll in dental coverage as a retiree you can enroll during open enrollment. However, you will need to complete the CSU Retiree Dental Change/Enrollment form (see question 8 for the link) and fax or mail it directly to CalPERS.
- 9. I'm currently enrolled in the DeltaCare basic plan but I would like to enroll in the Enhanced dental plan can I switch plans now?**
Yes, but only during Open Enrollment or a Qualifying Event.
- 10. Can I enroll just my spouse in the Enhanced dental coverage and pay the employee only cost since she needs dental work than me?**
No, if you listed your spouse as a dependent under your dental plan he/she would be enrolled in the same dental coverage you are enrolled in.

11. Does the Enhanced Plan offer better benefits? If so, should I select it?

It is up to you to review both options and determine the dental coverage that meets you or your family member's needs. The Enhanced Plan covers more than the basic plan and can help pay up to 80% of certain procedures. (Refer to the Benefit Highlights and summaries on the retiree page for additional information.)

12. My FERP appointment will end in December, what are my options?

FERP members are ~~also~~ responsible for contacting CalPERS to enroll in the **basic** plan after their FERP appointment ends to avoid any lapse in coverage. However, if after your FERP appointment ends you want to continue the Enhanced dental coverage you will need to make a change during the Open Enrollment period and enroll in the Enhanced dental coverage. The effective date of your coverage will be 1/1/20.

13. I plan to retire before the end of this year but after Open enrollment, what are my options?

If you want to enroll in the Enhanced Delta Dental coverage prior to your retirement date we encourage you to meet with your campus representative. They will provide you with an updated Dental Plan Enrollment Authorization form (CSU692-Revised 7-2019) form which you will need to complete and return it to your campus for processing and submission to CalPERS. When CalPERS receives the form they will process it and deduct the dental premium for your retiree pay warrant. As a gentle reminder, some campuses are including the dental buy up information in the "Notice to Retiring Faculty and Staff" document they send with the COBRA notice.

14. I'm currently enrolled under the Enhanced plan through COBRA, can I cancel my Enhanced coverage through COBRA and enroll in the new more cost effective Voluntary Enhanced coverage?

Yes, you can cancel your dental COBRA coverage and enroll in the Voluntary Enhanced coverage. However, coverage under this new plan is available 1/1/20 so you will need to coordinate the end date of your coverage through COBRA and 1/1/20 effective date of the new Enhanced coverage to avoid any lapse in coverage.