



VEHI
52 Pike Drive
Berlin, VT 05602

TO: VEHI Dental Members

FROM: Angela Tremblay, Program Assistant

RE: Age 25 and Age 26 Clarification for VEHI Delta Dental

Our intent is to clear up any potential misunderstanding regarding legal dependents for dental insurance vs health insurance. At this time, the age limit on dependent dental coverage for children is up to age 19, unless they are a full-time student. Full-time students may remain covered until age 25. As we know, health coverage has an increased age limit of 26, but the dental dependent age does not increase unless an SU or SD chooses that option.

SUs and SDs have the option of extending dental coverage to age 26. If and SU or SD makes this election, dependents will be covered until the end of the month they turn 26. Elections that are made will be effective with the next open enrollment. Delta Dental needs this election in writing. You can either draft a letter on letterhead making the request or send an email to Sarah Thayer, SThayer@nedelta.com, or mail to Sarah's attention at Northeast Delta Dental, 12 Bacon Street, Suite B, Burlington, VT 05401.

This election will not change your currently quoted premium. Each SU is rated individually based on claims experience. Therefore, the impact of this decision to the rate would occur in future years. This impact could be favorable or not depending on claims utilization of the dependents coming into the plan.

Northeast Delta Dental does run reports each month to identify if there are dependents that are turning age 26 and still enrolled. Delta removes these dependents from coverage the end of the month they turn 26 and sends a letter to the employee and employer notifying them of this change.

If the SU or SD elects not to continue coverage to age 26, it is the employer's and employee's responsibility to remove in-eligible dependents

from their plan. Children can be covered until the end of the month they turn 19, or if they are a full-time student until the end of the month they turn 25. Premiums cannot be refunded retroactively for failure to comply.

Since 2013, Delta Dental conducts an annual pro-active student certification on VEHI's behalf. Each August 1st the subscriber will receive a letter asking that they certify the student status of each dependent between the ages of 19-25. The subscriber will have four weeks to respond. If the dependent can remain covered due to student status, they will be covered until August 31st of the following year or until the subscriber discontinues coverage, whichever comes first. If they are no longer eligible, or fail to return the form, the dependent will be removed effective August 31st and a letter advising this will be sent to both the employer and the subscriber.

We urge you to include a reminder to your employees at least annually, perhaps with open enrollment forms, to update their dependents accordingly.

Thank you.