

Benefits Alert

The Annual Enrollment period for Dental, A&S and Long Term Disability will be from:
August 15, 2022 to September 30, 2022

(YOU DO NOT NEED TO SUBMIT A CARD IF YOU ARE ALREADY IN THE PLANS)

➤ DENTAL PLAN – Local 6, Local 7, and BMDA

Members enrolling at Annual Enrollment have the following waiting periods:

Coverage A = None, Coverage B = 12 months, Coverage C = 18 months, Coverage D = 24 months

Dental coverage will be effective October 1, 2022 if the enrollment form is postmarked by September 15th. It will be effective November 1, 2022 if postmarked between September 16th and September 30th. To apply for coverage complete the dental enrollment form. Domestic Partner coverage is available. Please refer to benefit overview for Plan design and applicable waiting periods.

No Change in Dental Premiums

	Current Weekly Deduction	New Weekly Deduction
Member Only	\$10.96	\$10.96
Member +1	\$20.95	\$20.95
Member +2 or More	\$30.07	\$30.07

To make dependent changes or terminate coverage:

Annual Enrollment is the time to make changes to your Dental Plan, you can add or remove dependents or drop the coverage. Because dental deductions are taken pretax, changes can only be made at Annual Enrollment and are otherwise restricted throughout the year unless a qualifying event takes place.

DENTAL PLAN ENHANCEMENTS

- 4 Cleanings per calendar year. These may be any combination of routine or periodontal and are all covered at 100% coverage with an in network dentist.
- Health through Oral Wellness (HOW program) – Achieve and maintain better oral wellness.
- Rewards for Good Oral Health (Double-Up Max) - Allows participants to earn \$250 per calendar year for use in future benefit periods.
- Extensive Network and deep discounts to make the most of your Dental Benefit.

(Handouts are available at your Union Hall)

➤ A&S (STD) AND LTD PLANS – Local 6, Local 7, and BMDA

A&S (STD) Plan = \$350 for the first 26 weeks and \$490 for the second 26 weeks

LTD Plan = 62% of monthly income up to \$2,800

ANOTHER YEAR OF NO INCREASE IN PREMIUMS

	Current Weekly Deduction	New Weekly Deduction
A&S (STD) Only	\$6.53	\$6.53
A&S (STD) and LTD	\$13.85	\$13.85

To apply for coverage:

Complete the enrollment form along with a Personal Health Statement (Evidence of Insurability). This coverage is underwritten and there is no guarantee it will be issued. Coverage cannot go into effect until you have received underwriting approval. Coverage will be effective the first of the month after approval from Hartford Life. You must have the A&S (STD) to be eligible for the LTD. *(Plan descriptions are available at your Union Hall)*

YOU MUST BE A MEMBER IN GOOD STANDING TO APPLY FOR THESE BENEFITS

Enrollment forms are available at your Union Hall and should be mailed to:

Cross Benefit Solutions, 2367 Congress Street, Portland, ME 04102

(Questions? Call Cross Benefit Solutions at 1-207-523-2458)