

**Department of Personnel Administration  
Memorandum**

**TO: Personnel Management Liaisons (PML)**

<b>SUBJECT:</b> Six Month Limitation of Retroactive Dental Premium Reimbursements	<b>REFERENCE NUMBER:</b> 2005-024
<b>DATE ISSUED:</b> 08/09/05	<b>SUPERSEDES:</b>

This memorandum should be forwarded to:

**Personnel Officers  
Personnel Transaction Supervisors  
Personnel Transactions Staff**

**FROM:** Department of Personnel Administration  
Benefits Division

**CONTACT:** William Page, Staff Personnel Program Analyst  
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This memo provides information regarding a limitation of retroactive dental premium reimbursements, in accordance with the recent regulation amendments which limit reimbursement of health premiums (See CalPERS Circular Letter, 600-215-05, dated April 29, 2005). The following changes will impact all mandatory cancellations and/or deletions to employees' State-sponsored dental coverage.

***Effective January 1, 2006, retroactive premiums for mandatory cancellations and/or deletions to employees' dental coverage will be reimbursed for a maximum period of six months.*** Personnel Offices should communicate the importance of submitting dental enrollment changes to their departments in a timely manner. Personnel Offices may also want to refer employees to the Dental Benefits Handbook for Active and Retired Employees on DPA's Web site at [www.dpa.ca.gov](http://www.dpa.ca.gov) (click on Benefits, then click on Dental Insurance, under Related Publications). To assist you in communicating information regarding the limitation of retroactive dental premium reimbursements, we have provided you with a memo (Attachment II) that should be distributed to all your employees.

***COMPLETING THE DENTAL PLAN ENROLLMENT AUTHORIZATION (STD. 692)***

When completing the Dental Plan Enrollment Authorization (STD. 692) for mandatory cancellations and/or deletions of coverage, the Personnel Office should continue to reflect the actual permitting event date that caused the loss of eligibility and the mandatory effective date/pay period, and forward the form to the State Controller's Office (SCO) for processing. When the form is processed by SCO, the premiums will be adjusted for a maximum period of six months.

The following example of how SCO will process a retroactive transaction is based on an employee who had a divorce (mandatory deletion of spouse) on 08/04/04, but did not report the divorce to the Personnel Office until 08/05/06.

Example: STD. 692 signed by Personnel Office:	08/05/06
STD. 692 received at SCO:	08/11/06
Effective date shown in Section E-14 on STD. 692:	09/01/04
Six month retroactive effective date on SCO records:	Ex-spouse deleted 03/01/06 (02/06 pay period)

The department and employee will not be able to recover any premiums paid prior to the 03/01/06 retroactive effective date (02/06 pay period). Additionally, the employee may be responsible for any dental services that have been incurred by the ex-spouse from 03/01/06 through 09/01/06 and any services incurred after the deletion is processed (if the ex-spouse continues to use this coverage).

#### ***DENTAL PROGRAM PERMITTING EVENT CODES IMPACTED BY CHANGE***

Attachment I lists the dental program permitting event codes that will have a six month limitation of retroactive dental premium reimbursements when the STD. 692 is processed by SCO.

#### ***IMPACT ON VISION ENROLLMENT***

State employees' vision coverage is automatically established for eligible employees and their eligible dependents and no form is required to delete ineligible dependents. Therefore, employees need to continue to ensure that only eligible dependents are provided services under their State-sponsored vision plan.

#### ***PERSONNEL OFFICES***

Please ensure that your employees are made aware of this change and the importance of making timely deletions of ineligible dependents to their dental coverage. Thank you for your cooperation. If you have any questions regarding this information, you may contact William Page, Staff Personnel Program Analyst, at (916) 445-9801.

/s/Debbie Endsley

Debbie Endsley, Division Chief  
Benefits Division

Attachment

## ATTACHMENT I

This attachment lists the dental program permitting event codes that will have a six month limitation of retroactive dental premium reimbursements when the STD. 692 is processed by SCO.

### Dental Program Permitting Event Codes:

#### **DELETION OF CHILDREN**

Change in custody	23a
Child entering military service	26a
Marriage of child	26b
Death of child	26c
Child's 23rd birthday, unless disabled	26d
Child enrolling as an employee in State-sponsored dental plan	26e
	26f
Child no longer economically dependent	

#### **DELETION OF SPOUSE**

Divorce or termination of a domestic partnership	27a
Death of Spouse	27b
Spouse or domestic partner enrolling as an employee in a State-sponsored plan	27d

#### **MISCELLANEOUS DELETION**

Employee and/or dependent enrolled but not eligible or dual and/or split coverage exists	42
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#### **CANCELLATION OF ALL COVERAGE**

Employment status changes to less than one-half time	38
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MEMORANDUM



ATTACHMENT II

**DATE:** August 2005  
**TO:** All State Employees  
**FROM:** Department of Personnel Administration  
Benefits Division  
**SUBJECT:** Six Month Limitation of Retroactive Dental Premium Reimbursements

This memo provides information regarding a limitation of retroactive dental premium reimbursements. The limitation will impact all mandatory cancellations and/or deletions to employees' State-sponsored dental coverage.

***Effective January 1, 2006, retroactive premiums for mandatory cancellations and/or deletions to employees' dental coverage will be reimbursed for a maximum period of six months.***

If you complete a Dental Plan Enrollment Authorization (STD. 692) to cancel and/or delete dental coverage of ineligible dependents, you will not be able to recover any premiums deducted from your monthly pay prior to six months from the date that the transaction is processed. You may also be responsible for any dental services that have been incurred by an ineligible dependent and any services incurred after the deletion is processed (if the ineligible dependent continues to use the coverage). It is essential that you understand the importance of making timely deletions of ineligible dependents to your dental coverage.

The dental program permitting events that are listed below will have a six month limitation of retroactive dental premium reimbursements when the deletion and/or cancellation transaction is processed:

Change in custody; Child entering military service; Marriage of child; Death of child; Child's 23rd birthday, unless disabled; Child enrolling as an employee in State-sponsored dental plan; Child no longer economically dependent; Divorce; Termination of a domestic partnership; Death of Spouse; Spouse or domestic partner enrolling as an employee in a State-sponsored plan; Employee and/or dependent enrolled but not eligible or dual and/or split coverage exists; Employment status changes to less than one-half time.

**IMPACT ON VISION ENROLLMENT**

State employees' vision coverage is automatically established for eligible employees and their eligible dependents and no form is required to delete ineligible dependents. Therefore, you need to continue to ensure that only eligible dependents are provided services under your State-sponsored vision plan.

Thank you for your cooperation. If you have any questions regarding this information, please contact your Personnel Office.