

# HEALTH POLICY AND ANALYTICS Oregon Educators Benefit Board



500 Summer Street NE, E-88

E Number: [Sub Enum]

Kate Brown, Governor

Salem, OR 97301-1063 Toll-free (Benefits) 888-469-6322 Email: oebb.benefits@odhsoha.oregon.gov

[Date]

[FIRST\_NAME] [LAST\_NAME] [Address 1] [City], [State] [Zip]

Dear [FIRST\_NAME]:

OEBB dental plans have a 12-month waiting period. This waiting period applies to anyone who:

- does not enroll in dental coverage when first eligible, AND
- adds dental coverage during open enrollment.

The waiting period is applied to the first year of coverage.

#### Who on your plan is subject to the 2022-23 Waiting Period?

As of Sept. 22, 2022, our records show you added at least one person to dental coverage who was previously eligible but not enrolled. Those individuals are:

[Enum] [FIRST\_NAME] [LAST\_NAME] [Enum] [FIRST\_NAME] [LAST\_NAME] [Enum] [FIRST\_NAME] [LAST\_NAME] [Enum] [FIRST\_NAME] [LAST\_NAME] [Enum] [FIRST\_NAME] [LAST\_NAME]

## What is covered during the Waiting Period?

Some services are still covered during the 12-month waiting period. Preventive and diagnostic services are covered, such as:

- dental exams
- x-rays
- cleanings

#### What is NOT covered during the Waiting Period?

Anything BEYOND preventive and diagnostic services are uncovered for the first year, such as:

- fillings
- crowns
- root canals

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- extractions
- more extensive treatments

For those individuals listed, you will need to pay the full cost of **any dental services beyond preventive and diagnostic care** received Oct. 1, 2022 – Sept. 30, 2023.

## Did anyone on this list have a Qualified Status Change (QSC)?

The waiting period may be removed for those who experienced a Qualified Status Change (QSC) event during Open Enrollment.

Examples of QSC events include:

- New Hire with benefits effective October 1, 2022
- Marriage or Domestic Partnership: July 15 or later
- Birth, Adoption, or Placement for Adoption: July 15 or later

The complete QSC Matrix showing all QSC events is available online at: <a href="https://www.oregon.gov/oha/OEBB/Pages/QSC-Matrix.aspx">www.oregon.gov/oha/OEBB/Pages/QSC-Matrix.aspx</a>

If someone on your list had a QSC, send OEBB a 12-Month Wait Correction Request Form no later than Oct. 31, 2022, to request the waiting period be removed. OEBB staff will review your form and let you know their decision within 30 days.

OEBB will not accept 12-Month Wait Correction Request Forms after October 31, 2022.

You can find the form online at:

https://www.oregon.gov/oha/OEBB/Forms/12-Month-Wait-Correction-Request.pdf

The form includes instructions on how to submit it to OEBB.

**Do you have more questions?** OEBB Member Services staff are available Monday through Friday from 8 a.m. - 5 p.m.

Call 1-888-469-6322

or

Email: oebb.benefits@odhsoha.oregon.gov

Thank you,

Linda Freeze Benefits Manager, Oregon Educators Benefit Board