

**North Bay Schools Insurance Authority**  
**Dental Program Eligibility and Enrollment Rules At-A-Glance**  
 (For full rules, please refer to the applicable Evidence of Coverage form)



Plan Provision	Comments
<b>Eligible Employees</b>	
<p><b><u>Mandatory enrollment for all benefit-eligible employees</u></b></p> <p>Includes:</p> <ul style="list-style-type: none"> <li>• Full-time classified, certificated, admin, confidential</li> </ul> <p>May include:</p> <ul style="list-style-type: none"> <li>• Superintendent/Assistants</li> <li>• Governing Board</li> <li>• Retirees</li> <li>• Part-time Classifications</li> </ul>	<p>Eligibility classifications may vary by District.</p> <p>Check collective bargaining agreements regarding eligible classifications.</p>
<b>Eligible Dependents</b>	<b>District is responsible for obtaining appropriate documentation</b>
Legal spouse of primary enrollee	Marriage Certificate
Domestic Partner of primary enrollee as defined by California Family Code Section 297	State certification
<p>Dependent children from birth to age 26, including:</p> <ul style="list-style-type: none"> <li>• Natural, stepchildren and children of DP</li> <li>• Adopted children</li> <li>• Children for whom employee is legal guardian</li> <li>• Foster children</li> </ul>	<ul style="list-style-type: none"> <li>• Birth Certificate</li> <li>• Adoption records</li> <li>• Court-order for guardianship</li> <li>• Documentation of foster placement</li> </ul>
<p>Dependent children age 26 or older if incapable of self-support due to a physical or mental disability. Disability must begin before the child reaches age 26.</p>	Documentation that confirms physical or mental disability and incapacity
<b>Enrollment</b>	
All benefit-eligible employees must be enrolled as soon as they become eligible.	Mandatory coverage for all benefit eligible employees. <u>No open enrollment.</u>
<p>All dependents must be enrolled as soon as they become eligible.</p> <p>Exception for dependent children up to age 4 (see below).</p>	If dependents are not enrolled when they become eligible, they may only be enrolled later with a Qualifying Event. Dependents must remain enrolled in the plan for a minimum of 12 months.
Dependent children up to age 4 may be enrolled at the beginning of any plan year up to and including the plan year immediately following their 4 <sup>th</sup> birthday.	The plan year is July through June. Example: Dependent turns four years old in March 2019. The employee may enroll the dependent up to July 1, 2019.
If a dependent leaves the plan for any reason, he or she may only enroll again with a Qualifying Event.	District is responsible for obtaining appropriate documentation.

**North Bay Schools Insurance Authority**  
**Dental Program Eligibility and Enrollment Rules At-A-Glance**  
 (For full rules, please refer to the applicable Evidence of Coverage form)



Other Terms	Details
Qualifying Events include but are not limited to: <ul style="list-style-type: none"> <li>• Marriage</li> <li>• Domestic partnership</li> <li>• Birth or adoption</li> <li>• Guardianship or foster placement</li> <li>• Loss of other coverage</li> </ul>	The District is responsible for obtaining proper documentation to support the Qualifying Event.
Separation of service	Eligibility for the plan ends on the last day of the month in which the primary employee's full-time employment ends or as per District specifications.
Continuation of benefits	All applicable Federal and/or State regulations apply, i.e. Family Medical Leave Act, COBRA, etc. Cal COBRA does not apply to the plan.
Leave of absence	Terms may vary by District. Enrollees on an approved leave of absence as defined by the District have the option of continuing their eligibility to a maximum period of 12 months from the effective date of the leave.
Retroactive adjustments	Districts may add/delete/modify enrollment up to 90 days in arrears with accompanying payment, if applicable. Changes back beyond 90 days require approval of NBSIA. Request is made through the District's KCares representative.