

Dental Late Entrant Provision

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The majority of Aetna dental plans standardly contain a Late Entrant Provision. This Provision stipulates that an employee or dependent who enrolls after 31 days of first becoming eligible (including for a qualifying life event) is subject to a 12-month waiting period for Basic & Major services. This includes any employee or dependent who was previously eligible but didn't elect coverage when initially eligible and enrolls during an employer's subsequent annual enrollment period. (All diagnostic and preventive services are covered regardless of whether they are classified as Type A Preventive or Type B Basic.) Late Entrants also have a 24-month waiting period for orthodontia.

Dependent children under the age of 5 do not have to be enrolled and will not be subject to the Late Entrant Provision if they enroll any time prior to their 5th birthday. They can be enrolled any time up to 31 days after turning 5 without being subject to the Late Entrant provision.

The Late Entrant Provision does not apply to HMO Dental Riders or to Aetna's freestanding Advantage Plus, Advantage or Basic Dental plans. In addition, the Late Entrant Provision does not apply to Indemnity plans or to some of the older (pre-November 2000) Aetna Dental PPO plans. To confirm whether or not the Late Entrant Provision applies, check the Booklet Certificate in the exclusions and limitations section that follows the list of covered services and in the Special Provisions for Orthodontic Treatments section.

Dental Open Enrollment

When a dental plan is first effective, an initial open enrollment period is allowed for eligible employees and their dependents to join the plan. After this initial open enrollment period, there is not another dental "open" enrollment period.

However, if an employee or dependent does not enroll during the initial open enrollment or within 31 days of first becoming eligible, they can still enroll at any point during the plan year, but they would be subject to the Late Entrant Provision. The Late Entrant Provision would apply even if they wait until their employer's next annual enrollment period.

It is important to note that an employer's annual enrollment period does allow employees to change between two Aetna dental plans or from a competitor's plan into an Aetna plan without being subject to the Late Entrant Provision, provided there is no break in coverage.

If you have any questions *about the Late Entrant Provision or any other aspects of Aetna plans, please contact your Aetna representative.*



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