



Questions and Answers

In conjunction with the Nebraska Dental Association (NDA), United Healthcare (UHC) is offering a variety of health care coverage options to the NDA's member offices and employees, effective April 1, 2019. Throughout the plan development process, a number of questions have been received, which are addressed below.



What is the criteria to determine if an Office is eligible for group coverage with UHC?

NDA is excited to make the new **NDA Health Insurance Alliance (NDAA)** available to you! There are certain eligibility requirements each office must meet in order to be eligible to participate in the Alliance AHP offered through UHC. These include employer contribution requirements, employee participation requirements and employee eligibility requirements. The specifics of each of these requirements are described below. In addition, three examples are provided to illustrate situations where groups meet or do not meet eligibility and participation requirements. Examples 1 and 2 are scenarios where the office does meet the requirements and Example 3 is one where the office does not meet the requirement.

Employer Contribution Requirement – Offices must contribute a minimum of 50% of the single employee premium for all eligible employees within the firm.

Participation Requirement – The minimum participation requirement is 50% of total eligible employees, and 75% of total eligible employees after considering valid waivers. See explanation and examples in the questions below.

Eligibility Requirement – Offices can set their eligibility requirements with regard to minimum required hours per week to be eligible for benefits between 17.5 and 30 hours per week.

➤ **Example 1** – Office requirement is met

Dentist Owner #1's spouse works enough hours to qualify as eligible employee. Dentist Owner #2 is single. Married hygienist works full-time and has coverage under spouse's group policy from a different company. Office assistant works part-time but only works 15 hours per week and does not meet the minimum requirement.

	50% rule	75% rule
Employees	5	5
Eligible Employees	4	4
Valid Waivers		1
Eligible Employees w/o waivers		3
Electing Coverage	3	3
Percentage electing coverage	75%	100%

➤ **Example 2** – Office requirement is met

Dentist Owner #1's spouse works enough hours to qualify as eligible employee. Dentist Owner #2 is single and qualifies for Medicare. Married hygienist works full-time and has coverage under spouse's group policy from a different company. Office assistant works part-time but only works 15 hours per week and does not meet the minimum requirement.

	50% rule	75% rule
Employees	5	5
Eligible Employees	4	4
Valid Waivers		2
Eligible Employees w/o waivers		2
Electing Coverage	2	2
Percentage electing coverage	50%	100%

➤ **Example 3** – Office requirement not met.

	50% rule	75% rule
Employees	5	5
Eligible Employees	4	4
Valid Waivers		1
Eligible Employees w/o waivers		3
Electing Coverage	2	2
Percentage electing coverage	50%	67%

? What is the definition of a valid waiver and what qualifies as one?

A valid waiver is the opportunity to opt-out of a health plan by making a formal request under certain circumstances. Approved circumstances include: coverage under another group policy, Medicare, Medicaid or TRICARE. Individual policies are not considered valid.

? What are the minimum number of hours an employee must work per week to be eligible?

Each Office can establish minimum number of hours worked per week to qualify for the plan, with 17.5 hours considered the lowest minimum.

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? Does the plan require eligible employees to enroll in coverage in order for their dependents and spouses to obtain coverage?

Yes.

? Who is the plan available to?

The plan is available to dues paying members of the NDA that are Nebraska domiciled employers which qualifies as an entity practicing dentistry pursuant to Neb. Rev. Stat. § 38-1115. All dentists with an ownership interest in the Office must be NDA members. Associate dentists wishing to participate must be NDA members.

? Are there limitations on pre-existing conditions?

There are no pre-existing condition limitations on the NDAA group health plan.

? I am a sole dentist, can I be covered under this plan?

If you have an employee working 17.5 or more hours per week, you are not considered a sole proprietor and are eligible for coverage as a two person group.

? Are 1099 employees allowed on the plan?

1099 employees are allowed on the plan as long as they do not make up more than 10% of the enrolled employees.

Independent contractors, i.e., 1099 employees, and seasonal employees are eligible to obtain coverage through a Subgroup for which they are actively employed and only during the period they are actively employed. They must meet all other eligibility requirements to obtain coverage and will not count toward a Subgroup's eligibility to participate in the NDAA Plan.

? If I move to the NDAA plan from my current insurance plan, will I ever have a gap in coverage or be double covered?

In order to ensure there is no gap in coverage or double coverage, cancellation of a current policy will need to take place the day before this policy goes into effect.