

Eligibility Guidelines

- Applicant must be at least 18 years of age and reside in the State of Hawaii.
- Enrollment is for a minimum term of 24 months.
- Eligible family members include:
 - the spouse of the applicant or domestic partner or reciprocal beneficiary
 - unmarried dependent children through age 18
 - unmarried dependent children who are full-time students enrolled in an accredited school, college or university through age 24
 - full-time student dependents will be automatically terminated on the last day of the month in which they turn age 25
 - disabled dependents over the age of 19 who are unmarried and incapable of supporting themselves because of physical or mental incapacity that began before the age of 19
- The monthly premium is prepaid (collected) in advance. The first month's premium must be paid by check or money order and submitted with the Application. Subsequent premiums must automatically be deducted from your financial institution account (i.e., bank, credit union, etc.). The monthly payment will be automatically deducted on the 23rd or next business day of each month for the next month's premium.
- The annual payment must be collected in advance; premiums are calculated by the remaining number of months in the current calendar year multiplied by the appropriate premium rate. Notification of plan renewal, rate change and premium coupon for the next calendar year will be sent annually.
- Eligibility for coverage will be authorized only if premium payments have been received by HDS.
- If sufficient funds are not available at the time of deduction, HDS may charge a special handling fee (currently \$25.00) in addition to the monthly premium, and may also suspend eligibility until all premiums and special handling fees have been paid in full.
- If you default on payment due to non-sufficient funds two times, your enrollment may be terminated by HDS.

Effective Date of Eligibility

- The HDS application must be received by the 25th of the month in order to be effective the 1st of the next month.
 - Example: Applications received January 25th will be effective February 1st, while applications received on January 26th will be effective March 1st.

Terminating Your Dental Plan

- All requests for termination must be received in writing by the 15th of the month in order to be terminated the last day of the current month.
 - Example: Termination requests received January 15th will be terminated January 31st, while requests received on January 16th will be terminated February 28th.
- No retroactive terminations will be permitted. If membership in the plan is terminated, re-enrollment into the plan will not be allowed for 24 months.
- Any re-enrollment will be considered a new enrollment; therefore, any waiting periods and deductibles will apply as new.

Plan Renewal

- Enrollment in the plan is subject to annual renewal.
- Before December 1 of each year, HDS will notify you of any changes in premiums, benefits and/or other plan terms for the next calendar year.
- Unless you elect to terminate your plan, your enrollment will be renewed automatically for the next calendar year (January 1) with the new premiums, benefits and/or other plan terms specified in the notice.