



Renewal Period

The Renewal Period which occurs once a year; is an opportunity for employees to make changes in their ChoicePlus coverage. It is the sixty-day period prior to the firm's plan renewal date. If you are unsure of your renewal date, please call us.

During the Renewal Period, the following changes are allowed:

- An employee and his/her dependents currently enrolled in the ChoicePlus DHMO plan may switch to the ChoicePlus Indemnity/PPO plan; or if currently enrolled in the ChoicePlus Indemnity/PPO plan may switch to the ChoicePlus DHMO
- An employee or dependent not enrolled in ChoicePlus may now enroll in the SmileSaver DHMO plan, without any penalties.
- An employee or dependent not enrolled in ChoicePlus may enroll in the Indemnity/PPO plan. ***However, a Late Enrollee status will apply.*** This means that the employee and/or dependent will have a 24 month Benefit Waiting Period for Major Dental Services. (Major Dental Services are described in the plan certificate.)

During the Renewal Period, please distribute Enrollment Forms to your employees and dependents coming onto the plan or making changes. Submit completed forms to ChoicePlus in the pre-addressed envelope provided for your convenience. We must receive the forms *prior to your renewal date*. The changes will be effective on the renewal date.