

Alabama Dental Association Benefit Plan

ALDA is now offering a health and dental plan for your practice. By pooling practices together, we achieve economies of scale which leads to better rates for your health and dental coverage.

Eligibility:

- All dentists (owners and associates) upon enrolling in the plan must be a member of ALDA
- Participating dentists and employees must work greater than or equal to 30 hours a week (full-time)
- Independent contractors are **not currently** eligible

If you need to renew your ALDA membership, please contact Coella Judkins at 334-265-1864 or enrollment@aldaonline.org

FAQs Answered:

- With respect to your group/practice, this is considered a group plan, so you have to offer the plan to all employees eligible in your practice (full-time employees working at least 30 hours a week)
- If all employees decline/waive coverage, it is **ok** if **only** the dentist enrolls.
- The benefit plan will have a Section 125 (premium-only) Plan you can opt in to, so you can take plan contributions out pre-tax with a payroll deduction. Your Participation Agreement will provide that opt-in language.
- There are 3 health benefit plans (Platinum, Gold, Silver) and 1 dental plan offered. The health plans are identical in coverage to the standard Platinum, Gold, and Silver Blue Cross plans except there is no pediatric dental coverage.

- The dental plan is offered by the ALDA Benefit Plan. It has an open network of dentists (meaning you can see any dentist you want, as long as they take you) The ALDA Benefit Plan pays usual and customary rates to dentists on a weekly basis. The benefits have no waiting periods.
- Your group can decide to offer all benefit plans and your employees can choose, or you can just offer 2 or 1 plans. It is up to the employer.
- Medicare products are not offered yet. If you are turning 65, you can continue on the ALDA plan as long as you are eligible as an active, full-time worker or you can switch to full Medicare.
- The plan is starting on 9/1/18 and will renew every year on 9/1. If you renewed your current Blue Cross Group Plan on 7/1/18 or 8/1/18 and you want to switch to the ALDA plan, then you will roll into the ALDA plan on the same coverage you currently have (Gold to Gold). Your used deductible will be rolled in also.
- If your current Blue Cross Group plan renews anytime between 9/1/18 and 6/1/19, you can switch whenever you want. Since the overall ALDA benefit plan renewal will be 9/1/19, your initial plan will be a short year plan, but your deductible for that calendar year will be rolled in.
- If you are starting a group plan for the first time, then you can start on the first of any month between 10/1/18 and 6/1/19. Your deductible for that calendar year will start new.
- Contribution rates are determined on a group/practice basis. Rates are calculated based on the average age of your group's plan participants. So, the younger the employees you encourage to be on the plan, the cheaper the initial rates usually are.
- There are no pre-existing condition exclusions, but rates are not final until after a medical questionnaire is completed during enrollment on all participants, and the underwriting department

makes a rate recommendation. Final rates will be approved by the group prior to the effective date.

- At renewal, rates will be based on the experience of your group. Rates will be transparent and fair! Renewal is optional, of course.

In order to get the process started on getting a quote, you need to fill out this form on the link below.

[Interest Form](#)

If you have further questions, please contact McCain Ashurst at Southern Standard Risk Management Group by email mccain@ssrmg.com or call at 334-625-8662.