

## Frequently Asked Questions:

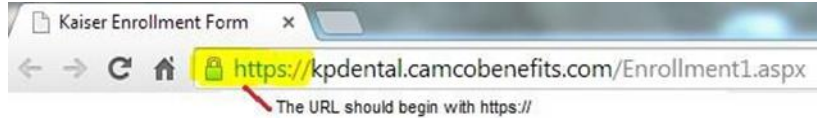
### ***Who is Camco Benefit Services?***

We are a third-party administrator contracted by Kaiser Permanente to manage your dental enrollment and collect premiums on their behalf. We are not the insurance company, nor does Camco set the premium rates.

Please call us if you have questions or need information regarding your enrollment or premium payments: **1 844 206 5032**  
When Camco debits your bank account for premiums, our name will appear next to the debit on your bank statement – NOT Kaiser Permanente.

### ***Is it secure to send my personal and bank information on the internet?***

Yes, your application information is sent using 256-bit encrypted secure SSL. Please make sure that the form page is protected by SSL (see diagram below). You will notice the URL of in your browser say https instead of http. The “s” indicates that you that you are on a secured site.



### ***How do I know you've received my online application?***

Once your application has been sent successfully, a confirming email will be sent to the email address you provided during your enrollment. You MUST click on the hyperlink in the email to confirm your enrollment and your email address.

### ***When will my dental policy become effective?***

The policy year runs from JANUARY 1 through DECEMBER 31 of each year. Unless you cancel your coverage during Open Enrollment, your enrollment will automatically renew again for the next policy year.

### ***What forms of payment can I use?***

Camco Benefit Services will automatically debit your bank account via electronic ACH for premiums. After your first premium has been debited from your account, you may call Camco Benefit Services at 1-844-206-5032 to discuss alternate payment options.

### ***I pay my premiums by check – what are my options and obligations?***

Camco Benefit Services does not send out billings, but we will send an email reminder prior the due date of your subsequent premium reminding you to mail your payment. You may pay Monthly, Quarterly, Semi-Annually or Annually by check. Automatic payments may also be set up through your personal bank's online banking system.

**\*\*Premiums are due on the 1<sup>st</sup> day of each month for that month's coverage. A \$35.00 fee will be imposed for premiums received after the premium due date, unless you have contacted Camco with a different arrangement. This late fee must be paid along with your next premium payment to keep your enrollment in good standing.**

### ***When will my premiums be debited from my bank account?***

Premiums are debited from your personal checking or savings account on **the 10<sup>th</sup> of every month** for that month's coverage. This transaction will take 1-4 business days to post to your bank statement depending on your banking institution.

If your ACH debit is returned to Camco unpaid, your next ACH debit will include the current month's premium due, the uncollected premium amount for the prior month and a \$35.00 Returned Item Fee may be charged at that time along with your premium debit.

### ***What is the "Associate Membership Fee"? (Administrative Fee)***

For those who are not members of the American Federation of Government Employees (AFGE), an annual \$5.00 associate membership fee will be debited each year during the month of FEBRUARY. This is a separate transaction from your monthly premium debit. This fee allows federal employees who are non-AFGE members access to these dental plans. This fee is NOT a Union Due.

**\*\*For members already paying premiums by check, your \$5.00 annual fee should be included with your FIRST premium payment for each policy year.**

***What if I have not received my ID card(s) or need to order new ID card(s)?***

Members who are enrolled in Kaiser Permanente medical plan can use their Kaiser Permanente medical plan ID card. Members not enrolled in the Kaiser Permanente medical plan will receive an ID card to use for dental services. To inquire about an ID card or order a new ID card, contact **Kaiser Permanente Member Services at 1 800 813 2000**.

***Do I need an ID card to make an appointment?***

No, but you will need to wait until the Kaiser Permanente membership systems shows coverage for you, which can take up to four weeks after enrolling. You can still make an appointment and receive treatment if no coverage is shown, however you will be responsible for the full balance of any treatment if for some reason you are not actually covered. We recommend confirming your coverage with Camco if you would like to make an appointment right away. You may use your Kaiser Permanente Health Record Number to make dental appointments.

***What if I retire or change jobs?***

Your coverage remains active as long as you reside in the Kaiser Permanente service area. If you retire or your personal information changes, notify our office regarding these changes.

***What if I move outside the Kaiser Permanente service area?***

Members moving outside the service area may explore other options through the Federal Employees Dental and Vision Insurance Program (FEDVIP) Enrolling on another dental plan other than KP will NOT affect your KP Medical enrollment.

***Can family members have their own policy?***

No, unfortunately family members must be dependents on the subscriber's account to be eligible for coverage under these federal employee plans.

***Who do I call regarding my dental coverage and benefit payments?***

Camco cannot answer specific questions regarding coverage and dental billings as we are not the insurance company. Your first call should be to your dental provider's billing specialist. They are very well versed regarding coverage and will gladly assist you.

If you have any questions or concerns about your dental care, please discuss them with the provider who is treating you or you may also call KP Member Services at 1 800 813 2000

***How do I add/drop dependents or make other changes to my account?***

FAX your changes to us at 1 360-438-6256 or send an email to [info@camcobenefits.com](mailto:info@camcobenefits.com). **All changes and requests for termination of coverage must be made in writing.**

***How do I terminate my coverage?***

Once you become effective on this dental plan, you are acknowledging your commitment for that policy year.

If you cancel your enrollment earlier than the end of any policy year you will be subject to a \$100 Early Termination Fee (ETF). Your policy year begins again on January 1<sup>st</sup>. **This does not apply to members who move out of the KP service area.**

If your coverage is terminated by Kaiser Permanente due to non-payment of premiums, you will be solely responsible for any balance owed to your dentist after your coverage termination date. You will not be eligible to re-enroll in a Kaiser Permanente Federal Employee Dental Plan until the next open enrollment period.

If you decide not to renew your coverage for the next policy year, please notify us in writing via email to: [info@camcobenefits.com](mailto:info@camcobenefits.com) or by postal mail to: Camco Benefit Services, PO Box 5667, Lacey, WA 98509.