

Frequently Asked Questions:

Who is Camco Benefit Services?

We are a third-party administrator contracted by Kaiser Permanente to maintain 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**

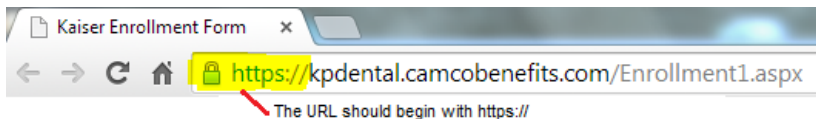
When Camco debits your bank account for premiums, our name will appear next to the debit on your bank statement – NOT Kaiser Permanente.

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 provided during your enrollment. You MUST click on the hyperlink in the email to confirm your enrollment and your email address.

Is it secure to send my 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.



When will my dental policy become effective?

The policy year runs from JAN 1 through DEC 31 of each year. Unless you cancel your coverage during Open Season, your enrollment will automatically begin again with the new 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 1st day of each month. A \$35.00 fee will be imposed for premiums received late, unless you have contacted Camco with a different arrangement. Your late fee should be paid with your next premium payment to keep your enrollment in good standing.**

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 of the new policy year.**

When will my premiums be debited from my bank account?

Premiums are debited from your personal checking or savings account on **the 10th of every month**. This transaction will take 1-4 business days to post to your bank statement depending on your banking institution.

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

Members who are enrolled in the PREFERRED (HMO) plan will not receive a dental ID card. You may use your Health Record Number to schedule dental appointments.

Members enrolled in the SELECT (PPO) plan will receive a dental ID card with billing information for your dentist on it. If you need to order an ID card please call **1 844-621-4577**.

What if I retire or change jobs?

Your coverage remains active as long as you still reside in Washington or Oregon. If you retire or your personal information changes, notify our office regarding these changes.

What if I move to another state other than Washington or Oregon; can I take my coverage with me?

No, not at this time.

Can family members have their own policy?

No, unfortunately family members have to be a dependent on the subscribers account to be eligible for coverage under these federal employee plans.

Do I need an ID card to make an appointment?

PREFERRED PLAN: 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 Health Record Number to make dental appointments.

SELECT PLAN: We suggest you wait until you have your ID card if you are not seeing a Kaiser Permanente Dentist. Your ID card has information that your dental billing specialist will need.

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

Camco cannot answer specific questions regarding coverage and 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. You may also call KP Member Services at 1 800 813 2000.

Dental Select members may call 1-844-621-4577.

If you have any questions or concerns, please discuss them with the provider who is treating you. Scion Dental, Inc. representatives are also available to assist you Monday through Friday (except holidays), from 5:00 a.m. to 5:00 p.m. Pacific Time. Call 1-844-621-4577, or TTY 1-855-934-9817 for the hearing and speech impaired.

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

FAX your changes to us 360-438-6256 or send an email to info@camcobenefits.com. **All changes and terminations 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 a minimum of 12 months; 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 1st. **This does not apply to members who move out of the KP service area.**

If you are terminated by Kaiser Permanente due to non-payment of premiums you will be solely responsible for any balance owed to your dentist after your termination date.

If you decide not to renew your coverage after 12 months, please notify us in writing via email to: info@camcobenefits.com or by postal mail to: Camco Benefit Services, PO Box 5667, Lacey, WA 98503.