



## TACT DirectPay Dental Plan

TACT DirectPay Dental Plan requires participation of at least seventy-five percent (75%) of the employer's eligible fulltime employees. Employees electing to decline coverage must complete the applicable portions of the enrollment form to waive coverage.

The monthly census of enrolled employees and dependents will be sent to you from Total Administrative Services Corporation "TASC" along with your monthly invoice. Payments are to be made payable to **Texas Ag Coop Trust** and should be mailed directly to our office.

**Enrollment Forms** are to be completed legibly, in ink and in full to prevent delays in processing. The originals of all enrollment forms must be sent to Texas Ag Coop Trust 1802 East 50<sup>th</sup> Street, Suite 107 Lubbock, TX 79404 for processing.

Eligible Classes of Dependents are:

- A covered Employee's Spouse and unmarried children from birth to the limiting age of 25 years. The Dependent children must be primarily dependent upon the covered Employee for support and maintenance. When a child reaches the limiting age, coverage will end on the child's birthday.
- The term "Spouse" shall mean the person recognized as the covered Employee's husband or wife under the laws of the state where the covered Employee lives. We may require documentation proving a legal marital relationship.
- The term "children" shall include natural children living in the same household as the Employee, adopted children or children who are subjects of suits for adoption to which a covered Employee is a party or Foster Children. Step-children who reside in the Employee's household may also be included as long as a natural parent remains married to the Employee and also resides in the Employee's household.
- If a covered employee is the Legal Guardian of an unmarried child or children, these children may be enrolled in the Plan as covered Dependents. The phrase "primarily dependent upon" shall mean dependent upon the covered Employee for support and maintenance as defined by the Internal Revenue Code and the covered Employee must declare the child as an income tax deduction. We may require documentation proving dependency, including birth certificates, tax records or initiation of legal proceedings severing parental rights.

### **ELIGIBILITY**

A person is eligible for Employee coverage from the first day of the month that he or she completes the employment Waiting Period.

**Termination/Change Forms**: Need to be completed by the employer and faxed or mailed to TACT as soon as possible. Coverage under the TACT DirectPay Dental Plan will remain in effect until the end of the month in which the employee terminates provided we were notified in a timely manner. Example, employee terminates November 15<sup>th</sup> and we receive the termination form from you on January 15<sup>th</sup>, coverage will terminate on January 31<sup>st</sup>.