

Optional Coverage Plans (Cancer, Dental, Hospital Indemnity, & Vision Plans)

1. What optional coverage plans are offered by PEEHIP?

PEEHIP offers the [cancer, dental, hospital indemnity, and vision plans](#). Claims administration is provided through [Southland National Insurance Company](#). Once enrolled, these plans must be retained for the entire insurance year, i.e. until September 30.

2. I have the PEEHIP dental coverage administered by Southland National, and I live out-of-state. Can I get my dental claims paid?

Yes. The insured can go to a provider who is out-of-state if that provider will accept the PEEHIP Southland National insurance. If a claim has never been filed to Southland National from that provider, Southland National requires that the provider complete a W-9 form. The provider can obtain the necessary form and information by visiting [Southland National's Web site](#) or calling Southland National at 800.476.0677.

3. I had dental and vision coverage under my spouse's contract. We lost coverage under that contract. Why can I not pick up the dental and vision coverage with PEEHIP?

The dental and vision coverage are not covered under HIPPA law and therefore a special enrollment period outside of Open Enrollment is not allowed. You must apply for dental and vision coverage during the annual Open Enrollment period of July 1 – August 31, or within 30 days of employment for a new employee.

4. I do not need the PEEHIP health insurance when I retire because I am going to be covered on my spouse's contract. I was told that I could enroll in two of the Optional Coverage Plans at no cost to me. Is that possible?

If you were using your state allocation as an active member to pay for all four of the Optional Coverage Plans, then the state allocation will pay the premium for two of the Optional Coverage Plans at no out-of-pocket cost to you upon your retirement. If you want the no cost option as a retired member, you must indicate which two Optional Coverage Plans you want to keep on your date of retirement, and the other two Optional Coverage Plans will be dropped. **Note:** If a member is not already enrolled in the Optional Coverage Plans at the time of retirement, he or she cannot enroll in these plans on his or her retirement date. The member must wait until the Open Enrollment period to enroll in two of the Optional Plans at no cost.

5. How may I drop the optional plans that I am enrolled in?

You can drop your optional plans **online** through [Member Online Services](#) during the Open Enrollment Period of July 1 – August 31. The cancellation date of dropping these plans will be October 1. After you cancel these plans and you later decide that you want coverage, you must re-enroll during the **next** Open Enrollment Period of July 1 – August 31. The effective date of coverage will be October 1.