



# NORTH RANCH BENEFITS TRUST

## VOLUNTARY HUMANA DENTAL ENROLLMENT INSTRUCTIONS

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- This plan has a Focal Renewal June 1, 2015, then will move to a January 1 Focal renewal every year thereafter.
- This plan does have an Open Enrollment Period. Employees and/or Dependents must enroll at initial enrollment, at open enrollment or after a Qualifying Event only.
- TWO or more employees are required to be enrolled at all times.
- This plan is available to groups headquartered in CA. Employees can live in any State for PPO, CA only for HMO.
- **New group enrollments must be submitted to Warner Pacific for processing before the last business day of the month prior to requested effective date.** First of the month effective dates available only.
- Complete the Employer Application form and select 1-4 plan designs for the entire group.
- Print an employee application for each employee to enroll. Dependent children may remain on this plan to age 26. If the enrolling employee does not elect to cover their dependents, then dependents may not enroll later unless there is a qualifying event.
- Humana will waive the 12 month waiting period on major services on the PPO 09 116-185 100/100/60 100/80/50 \$2500 P/E/B MAF - Plan #03CA3V0282 if your group can provide proof of 12 months of prior dental coverage. Available for initial enrollees only.
- Humana will decrease or waive the 12 month waiting period on major services on the PPO Traditional Preferred 185 100/80/50 \$1500 P/E/B MAF - Plan#03CA3V0323 if your group can provide proof of prior dental coverage based on the number of months of previous coverage immediately before joining the Humana Dental plan. Available for initial enrollees only.
- The first month's premium is required via check or bank draft (ACH)
  - A \$15 monthly administration fee will apply to each enrolled group's bill.
  - If paying by Bank Draft (ACH), complete attached form.
  - If paying by check, make Check payable to HealthSmart Benefit Solutions, Inc. Future payments by Check should be directed to the Lockbox:

HealthSmart Benefit Solutions, Inc.  
Lock Box 6054  
P.O. Box 17768  
Denver, CO 80217-0768  
Phone: (800) 786-6525

## VOLUNTARY HUMANA DENTAL IMPORTANT CONTACT INFORMATION

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- North Ranch Benefits Trust is marketed by Warner Pacific Insurance Services:

Submit all completed New Business forms to Warner Pacific for processing:

Warner Pacific Insurance Services, Inc. – New Business

32110 Agoura Road

Westlake Village, CA 91361-4026

Phone: (800) 801-2300

Fax: (818) 484-2975

Email: [CAnewbusiness@warnerpacific.com](mailto:CAnewbusiness@warnerpacific.com)

- North Ranch Benefits Trust is administrated HealthSmart Benefits Solutions, Inc.:

Once the group is approved, Group Administrators should forward all new hire applications or qualifying event forms to HealthSmart directly for processing. HealthSmart handles all billing and eligibility questions:

HealthSmart Benefit Solutions, Inc.

10303 E. Dry Creek Road, Suite 200

Englewood, CO 80112

Phone: (800) 801-2300

Fax: (818) 351-8184

[nrbtservice@warnerpacific.com](mailto:nrbtservice@warnerpacific.com)

- The Carrier is Humana Dental:

Employees should contact Humana Dental directly for assistance with benefits, claims, locating a provider or questions about their website. Please allow 2 weeks to be loaded in to their system.

Employer Concierge Unit Phone: (877) 702-5986

Member Services – Dental PPO Plans - Phone: (800) 233-4013

Member Services – Dental Liberty DHMO Plans - Phone: (877) 873-2241

[www.humana.com](http://www.humana.com)