

Transcript of questions from the Delta Dental webinar:

Date: August 18, 2022

Enrollment questions:

- How much do the plans cost?
 - Basic plan (annual premium):
 - Single student: \$309.60
 - Student + One: \$547.68
 - Student + Family: \$835.44
 - Enhanced plan (annual premium):
 - Single student: \$557.88
 - Student + One: \$987.12
 - Student + Family: \$1056.12
- When are benefits effective? How long is the insurance valid for?
 - Benefits are effective for the full year: Oct 1, 2022-Sept 30, 2023. Students need to re-enroll every year.
- Are dental and vision insurance two separate plans or are they combined?
 - The dental and vision plans are separate plans. Students need to enroll in each separately for whichever plans they are interested in.
- Is there any time period to ask for a refund after joining the plan?
 - There are no refunds once enrolled.
- What are the conditions to add someone else to your plan (+ One)?
 - Lawfully married spouses or civil union partners and legally dependent children can be added as a +1. Domestic partners are not covered.
- Is it possible to get the plan for only half a year?
 - No, the plans are only for a full-year.
- Is there a monthly payment option?
 - There is no monthly payment option.
- Is there an extra fee for paying with credit card?
 - No, there are no extra fees.
- How early can you access service after enrolling?
 - When the plan starts on October 1st.
- If my dependents are on the Family plan, how long are they eligible?
 - Per CT law, Delta Dental allows dependent eligibility until age 27 under full insurance plans, which both the Basic and Enhanced are considered.
- Can you enroll in the dental plan if you're not on the general Yale Health insurance?
 - Yes, you can enroll if you're not on the Yale Health plan.
- Can you enroll if you are on a leave of absence?
 - In most cases, yes. Try to enroll and if you run into issues, please ask your school administrators.

Plan coverage questions:

- Who are the plans best for?
 - Basic plan is best for preventative and diagnostic care (cleanings, fillings, etc). Enhanced plan is best for preventative, diagnostic, and more major services (crowns, golden restoration, bridge work, sealants, dentures and denture repair, etc).
- Can the coverage be used out of state?
 - Yes, the plan is national. Check the Delta Dental site to find out which providers are preferred.
- Can coverage be used internationally?
 - Yes, it can be used outside of the country. It would be considered out-of-network and would need to be submitted for reimbursement.
- Does either plan cover orthodontics?
 - Neither the Basic nor Enhanced plans include orthodontic procedures (including Invisalign).
- Are root canals covered?
 - They are covered in the Enhanced plan.
- Is wisdom teeth removal covered?
 - This is covered in the Enhanced plan. Impacted teeth and other more complicated wisdom teeth surgeries will need to be coordinated with your medical care provider first then can be submitted for a claim from Delta Dental. Ask your provider for a pre-treatment estimate.
- Are tooth implants covered?
 - They are not covered under either plan.
- Is IV sedation included?
 - Deep sedation is covered for oral surgeries (which are included in the Enhanced plan). If it is part of medical care, it would need to be coordinated care between the medical and dental coverage.
- Are grinding guards (bruxism) covered?
 - These are covered in the Enhanced plan.
- Are any whitening procedures included?
 - No, these are usually excluded from most dental plans.
- Are preventative and diagnostic care included in the calendar year maximum?
 - Yes, cleanings and fillings do go against the calendar year maximum.
- Is there a limit to the number of preventative & diagnostic treatments?
 - Two cleanings and two exams on a calendar year basis. They don't need to be six months apart.
- Can I get the Delta Dental contracted price for any procedures that are not covered by my plan?
 - Per CT law, providers can charge their usual fee for any uncovered services, so this is up to the provider. This also differs state to state.

Other:

- Can my provider help me fill out a claim form?
 - Ask your provider if they will help. If not, call Delta Dental and they can walk you through it.
- Are most students maxing out the annual premiums?
 - Most students do not max out the annual premiums.
- Who can students talk to if they have questions about the plans or coverage?
 - Call Delta Dental or contact Rosa Rentas (Yale's Delta Dental representative) rrentas@deltadentalct.com.
- When paying for premiums using the payroll deduction, are the premiums taken out on a pretax basis?
 - Ask your Payroll department.