Webinar Agenda

➔ Opening Remarks
➔ Introducing the New Delta Dental Plans
➔ Enrollment Process and Payment
➔ Q&A Session
Introducing the New Delta Dental Plans

Representatives of Delta Dental are joining us today to present the updated plan options and benefits and to answer questions you may have.
Yale Graduate Students

Your 2020 Delta Dental Plan(s)

August 6, 2020
Dental Benefits – What’s New This year.

• We all experienced COVID-19 – new reality of Virtual Open enrollment meetings

• During our meeting we are covering any changes to your Benefit Plan for effective October 1, 2020.

• Member experience enhancements – The Delta Website is mobile enabled so it’s always with you.

• Your ID Card is on the Website and the Delta Dental App.
Delta Dental Networks
Choose Your Own Dentist

Important Facts:

• Your networks: *Delta Dental Premier® and Delta Dental PPO<sup>SM</sup>*
  
  • Participating dentists may not charge more than Delta Dental’s allowed charges and are paid directly by Delta Dental for covered services

• If you use a Delta Dental PPO<sup>SM</sup> dentist
  
  • Your out of pocket costs will be lowest for services with coinsurance than if you use a Delta Dental Premier® dentist
  
  • Your Annual maximum stretches further because the dentists fees are lower

• If you use a Delta Dental Premier® dentist
  
  • Your out of pocket costs will be higher and your plan maximum will not go as far because Premier dentists fees are higher than PPO dentists and your annual maximum is used up faster

• You may use dentists that do not participate with Delta Dental
  
  • You are responsible for submitting the claim
  
  • Making payment to the dentist
  
  • Your out of pocket costs are highest when you use non-participating dentists
Benefit plan overview
<table>
<thead>
<tr>
<th>Prevention &amp; Diagnostic</th>
<th>If a Delta Dental PPO™ Dentist is Used (In-Network)</th>
<th>If a Delta Dental Premier® is Used (In-Network)</th>
<th>If a Non-Participating Dentist is Used (Out-Of-Network)</th>
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<td>Cleanings</td>
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<td>Family Maximum</td>
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<td>Service</td>
<td>If a Delta Dental PPO™ Dentist is Used (In-Network)</td>
<td>If a Delta Dental Premier® is Used (In-Network)</td>
<td>If a Non-Participating Dentist is Used (Out-Of-Network)</td>
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<td>Waived for Preventive &amp; Diagnostic</td>
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<td>*There is a separate annual deductible for both Basic and Major Services.</td>
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Delta Dental Coverage if outside of the USA

Should a Graduate Student or an enrolled family member need services while outside of the USA how does the plan work?

• Member would need to pay the bill upfront then submit an out of network claim to Delta Dental.
• We would need an international address on file for reimbursement of claims paid by the member upfront.
• If charges incurred with foreign currency we would covert and pay out in US currency.
• Services paid in accordance to the out of network benefits for the plan selected.
Member experience
Delta Dental website

• Register and log into your My Smile account at DeltaDentalCT.com to access your dental benefits information

• Use the same login information to access your dental benefits information in the Delta Dental App

• Need a dentist? Click on ‘Find a Dentist’ to search for a dentist near you
Your member resources: DeltaDentalNJ.com

Features: Intuitive login process, quick links to commonly used functions, ID cards, cost estimator, Find a Dentist, Endorse Your Dentist and more!
Mobile Enabled Website or App

• Register or log in
• ID card
• Find a dentist
• Save Your Preferred Dentist
• Review Claims and Coverage
• Cost Estimator
• Toothbrush Timer set to music
• MyDentalScore risk assessment
We want you to feel healthy and to love your smile.

Taking good care of your teeth is important part of taking good care of yourself

• Brush and floss your teeth twice a day
• Go to the dentist twice a year
• If you have pain in your mouth, don’t delay, visit your dentist
• Tell your dentist about any medical conditions you have like diabetes, cardiac disease or pregnancy
• Protect your teeth from injury – wear a mouth guard when playing sports
• Find a dentist that is conveniently located for you that offers hours that work for you and your family
Enrollment (for both Dental and Vision plans)

There is a one-time enrollment period between **August 15 – September 15**. Students receive an email communication with plan information, costs, enrollment deadline, and a link to enroll on or around August 15.

NOTE:

- Confirmation email is sent when enrollment and payment successfully completed
- **No changes or cancellations** after enrollment and payment are successfully completed
- Website closes September 15 – **no late enrollments**
Enrollment (for both Dental and Vision plans)

www.gradprofdenteye.yale.edu

Enhancements to web site include:

- a better look & feel
- year-round access to check which plan(s) you enrolled in.
Payment Options (for both Dental and Vision plans)

Payment of annual premiums **must be completed at the time of enrollment.** There are two options to choose from:

1. Pay by major credit card (Visa, Mastercard, Discover, or American Express)
2. Charge to Student Account
   a. Multiple steps and check-ins required
   b. Before charging the premium to your student account, you must first have enrolled in the Yale Charge Account Plan (SIS -> Student Accounts tab -> Charge Account Authorization)
   c. It is your responsibility to be aware of and pay charges to your student account on time.
   d. Late fees may apply if charges to your student account are not paid in a timely manner.
   e. There is a monthly email notification of any balance due.
Charge Account Authorization (sis.yale.edu)
For more information: gradprofdenteye.yale.edu
<table>
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<tr>
<th>Question</th>
<th>Answer</th>
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<tr>
<td>Am I eligible to enroll in the Delta Dental Yale Graduate &amp; Professional Student dental plan?</td>
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<tr>
<td>What is the enrollment deadline?</td>
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<td>How do I enroll?</td>
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<td>If I was enrolled in the plan this past year, do I need to enroll again for the coming year?</td>
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<tr>
<td>What if I cannot log into the web site?</td>
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<td>Am I covered for 12 months, or just the academic year?</td>
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<tr>
<td>Can I pay by credit card?</td>
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<tr>
<td>Can I charge the fee(s) to my Student Financial Services account?</td>
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Graduate & Professional Schools Dental & Eye Care Programs

Home  Dental Plan  Eye Care Plan  Contact Information

Dental Benefits Booklet

Dental Plan Options and Costs
FAQs
Dental Benefits Booklet

IMPORTANT ENROLLMENT POLICY

After you have paid for either or both the Delta Dental and EyeMed plans, your enrollment will be complete and you will not be able to cancel your enrollment in any plan you have enrolled in nor...
Thank you for attending!

If you have questions about the Delta Dental plans, please contact Delta Dental’s customer service team at 1-800-452-9310 or visit the Delta Dental website. Be sure to say that you are inquiring about the Delta Dental plan for Yale University Graduate and Professional School students.

If you have any additional questions about enrollment or payment, please contact us by email at: gradprofdenteye@yale.edu. Please remember, it is your fellow graduate students who are monitoring this account!