



# Dental Health @ Yale Webinar

August 6, 2020



Graduate & Professional Student

**SENATE**



# 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



# Delta Dental PPO Plus Premier™ Basic Plan

Yale Graduate & Professional Student Plan Group #04255	If a Delta Dental PPO™ Dentist is Used (In-Network)	If a Delta Dental Premier® is Used (In-Network)	If a Non-Participating Dentist is Used (Out-Of-Network)
<b>Preventive &amp; Diagnostic</b> <ul style="list-style-type: none"> <li>➤ Exams</li> <li>➤ Cleanings</li> <li>➤ Bitewing X-Rays</li> <li>➤ Full Mouth X-Rays</li> <li>➤ Fluoride Treatments (Frequency limitations apply)</li> <li>➤ Space Maintainers</li> </ul>	100%	100%	100%
<b>Basic</b> <ul style="list-style-type: none"> <li>➤ Fillings</li> <li>➤ Simple Extractions</li> </ul>	80%	50%	50%
<b>Annual Maximum (per person)</b>	\$1,000	\$500	\$500
<b>Annual Deductible*</b> Per Person Family Maximum Waived for	\$50 \$100 Preventive & Diagnostic	\$50 \$100 Preventive & Diagnostic	\$50 \$100 Preventive & Diagnostic



# Delta Dental PPO Plus Premier™ Enhanced Plan

Yale Graduate & Professional Student Plan Group #04255	If a Delta Dental PPO™ Dentist is Used (In-Network)	If a Delta Dental Premier® is Used (In-Network)	If a Non-Participating Dentist is Used (Out-Of-Network)
<b>Preventive &amp; Diagnostic</b> <ul style="list-style-type: none"> <li>➤ Exams, Cleanings</li> <li>➤ Bitewing X-Rays, Full Mouth X-Rays</li> <li>➤ Fluoride Treatments (Frequency limitations apply)</li> <li>➤ Space Maintainers</li> </ul>	100%	100%	100%
<b>Basic</b> <ul style="list-style-type: none"> <li>➤ Fillings, Simple Extractions</li> </ul>	80%	50%	50%
<b>Basic</b> <ul style="list-style-type: none"> <li>➤ Sealants</li> </ul>	80%	80%	80%
<b>Basic</b> <ul style="list-style-type: none"> <li>➤ Root Canals (Endodontics)</li> <li>➤ Periodontics</li> <li>➤ Oral Surgery</li> </ul>	50%	50%	50%
<b>Major</b> <ul style="list-style-type: none"> <li>➤ Crowns &amp; Gold Restorations</li> <li>➤ Bridgework</li> <li>➤ Full &amp; Partial Dentures</li> <li>➤ Repair of Dentures</li> </ul>	50%	50%	50%
<b>Annual Maximum (per person)</b>	\$1,500	\$1,000	\$1,000
<b>Annual Deductible*</b> Per Person Family Maximum Waived for *There is a separate annual deductible for both Basic and Major Services.	\$50 \$100 Preventive & Diagnostic	\$50 \$100 Preventive & Diagnostic	\$50 \$100 Preventive & Diagnostic

# 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?

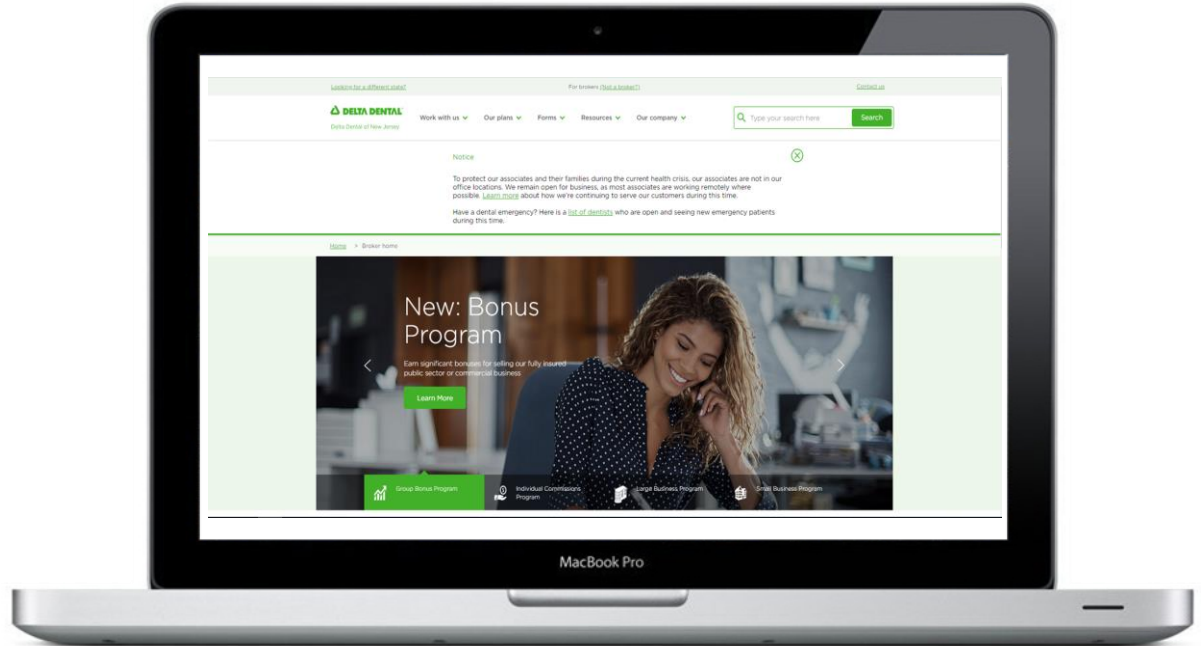
- Member would need to pay the bill upfront then submit an out of network claim to Delta Dental.
- We would need an international address on file for reimbursement of claims paid by the member upfront.
- If charges incurred with foreign currency we would convert and pay out in US currency.
- Services 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!

Payment History

View details for:

Treatment	2018	2019		
	Member	Spouse	Member	Spouse
Endorsement	0	0	0	0
Endorsement	0	0	0	0
Endorsement	0	0	0	0
Endorsement	0	0	0	0
Endorsement	0	0	0	0
Endorsement	0	0	0	0
Endorsement	0	0	0	0
Endorsement	0	0	0	0
Endorsement	0	0	0	0
Endorsement	0	0	0	0

**DISCLAIMER:** The information shown is not a guarantee of coverage, payment or Confirmation / Reauthorization. Payment is subject to plan provisions and cannot be applied at the time services are actually rendered. Information shown may not reflect the most recent claims submitted for payment.

**Claim Waiver Time Limit:** All claims must be submitted to Delta Dental of Washington no more than 360 days after the date of service. Claims submitted more than 360 days after the date of service are disallowed.

**Plan Details**

Subscriber name	Patron name	Date of Birth	Coverage level	Payment level	CSR coverage type
Iylan Mottram	Iylan Mottram	May 26, ****	Family	Standard	

**Covered Services for Iylan Mottram**

Jump to:

**Prescription:** Last month entry 2 years

In Network	Out of Network	Out of Service Area
<ul style="list-style-type: none"> <li>Plan Pays 100% of allowed amount</li> <li>Waiting Period: N/A</li> <li>Co-insurance: No</li> </ul>	<ul style="list-style-type: none"> <li>Plan Pays 100% of allowed amount</li> <li>Waiting Period: N/A</li> <li>Co-insurance: No</li> </ul>	<ul style="list-style-type: none"> <li>Plan Pays 100% of allowed amount</li> <li>Waiting Period: N/A</li> <li>Co-insurance: No</li> </ul>

**Benefit Usage**

Use this page to see how much you have left in your dental benefits "bank".

**View details for:**

Family | **Myself** | Iylan Mottram | Markal Glasbaker

**Plan maximums**

Individual annual maximum: **\$2,000.00**

\$2,000.00 used | **\$0.00** left

Plan maximums on the total dollar amount a dental plan will pay toward the cost of dental care within a specific benefit period.

**Deductible: Individual**

Benefit Period: Through

A deductible is a set dollar amount you pay before your plan benefits start.

**Dental treatment costs**

Plan Paid | Subscriber Paid

**Tips for using your benefits**

Do you have other dental coverage?

Let us know if you're covered by more than one dental plan. We'll work with your other carrier to ensure you get the most from your dental benefits. This process is called "coordination of benefits."

Does your smile need dental treatment?

Get a quote for out-of-pocket cost estimates for making your dental care a top priority. Once a denting procedure is coordinated with insurance and you have details your dentist's specific treatment plan, what your benefits will and what you'll have your dentist for the treatment.

# 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](http://www.gradprofdenteye.yale.edu)

Enhancements to web site include:

- a better look & feel
- year-round access to check which plan(s) you enrolled in.

Graduate & Professional Schools Dental & Eye Care Programs

[Home](#) [Dental Plan](#) [Eye Care Plan](#) [Contact Information](#)



Dental & Eye Care Programs

Enrollment for 2019-2020 is now closed. Enrollment for next year will open August 15, 2020.

[Enroll Now](#)

# 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)

Yale Student Information System Sign Out

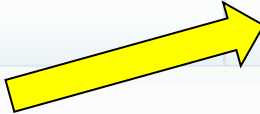
Browse

Welcome Breeanna Elliott Find a page...

Home > Billing and Student Accounts Menu

Main Menu | Academics | Course Enrollment | Personal Data | **Student Accounts** | Dining | Commencement

YalePay	Account History	Important Monthly Billing Messages	Refund Request from Student Account
Direct Deposit Authorization	<b>Charge Account Authorization</b>	Form 1098-T	Contact Student Financial Services



For more information: [gradprofdenteye.yale.edu](http://gradprofdenteye.yale.edu)

## Graduate & Professional Schools Dental & Eye Care Programs

[Home](#)

[Dental Plan](#)

[Eye Care Plan](#)

[Contact Information](#)



### Dental & Eye Care Programs

Enrollment for 2019-2020 is now closed. Enrollment for next year will open August 15, 2020.

[Enroll Now](#)

# FAQs - A Sampling

## Dental FAQs

- ▶ **+**Am I eligible to enroll in the Delta Dental Yale Graduate & Professional Student dental plan?
- ▶ **+**What is the enrollment deadline?
- ▶ **+**How do I enroll?
- ▶ **+**If I was enrolled in the plan this past year, do I need to enroll again for the coming year?
- ▶ **+**What if I cannot log into the web site?
- ▶ **+**Am I covered for 12 months, or just the academic year?
- ▶ **+**Can I pay by credit card?
- ▶ **+**Can I charge the fee(s) to my Student Financial Services account?

# Dental Benefits Booklet - All the Details

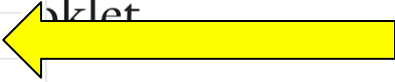
Graduate & Professional Schools Dental & Eye Care Programs

Home **Dental Plan** Eye Care Plan Contact Information

HOME > Dental Plan Options and Costs **BOOKLET**

Dental Plan Options and Costs

FAQs

Dental Benefits Booklet 

[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***

<https://gradprofdenteye.yale.edu/dentalfaq>

# 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](mailto:gradprofdenteye@yale.edu). Please remember, it is your fellow graduate students who are monitoring this account!