

Yale Graduate Students

2022 Delta Dental Plans

August 18, 2022



Dental Benefits – Update

- No plan changes – both Basic and Enhance Plans will be offered again this year.
- Member experience enhancements – The Delta Website is mobile enabled so it's always with you.
- ID Cards will be mailed to your home. A digital copy is also available on the Delta Dental Website or on App.

Delta Dental Networks

Choose Your Own Dentist

Important Facts:

- Your networks: *Delta Dental Premier®* and *Delta Dental PPOSM*
 - 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 PPOSM 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



Overview of Benefit Plans



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)
Preventive & Diagnostic <ul style="list-style-type: none"> ➤ Exams ➤ Cleanings ➤ Bitewing X-Rays ➤ Full Mouth X-Rays ➤ Fluoride Treatments (Frequency limitations apply) ➤ Space Maintainers 	100%	100%	100%
Basic <ul style="list-style-type: none"> ➤ Fillings ➤ Simple Extractions 	80%	50%	50%
Annual Maximum (per person)	\$1,000	\$500	\$500
Annual Deductible* 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)
Preventive & Diagnostic <ul style="list-style-type: none"> ➤ Exams, Cleanings ➤ Bitewing X-Rays, Full Mouth X-Rays ➤ Fluoride Treatments (Frequency limitations apply) ➤ Space Maintainers 	100%	100%	100%
Basic <ul style="list-style-type: none"> ➤ Fillings, Simple Extractions 	80%	50%	50%
Basic <ul style="list-style-type: none"> ➤ Sealants 	80%	80%	80%
Basic <ul style="list-style-type: none"> ➤ Root Canals (Endodontics) ➤ Periodontics ➤ Oral Surgery 	50%	50%	50%
Major <ul style="list-style-type: none"> ➤ Crowns & Gold Restorations ➤ Bridgework ➤ Full & Partial Dentures ➤ Repair of Dentures 	50%	50%	50%
Annual Maximum (per person)	\$1,500	\$1,000	\$1,000
Annual Deductible* 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

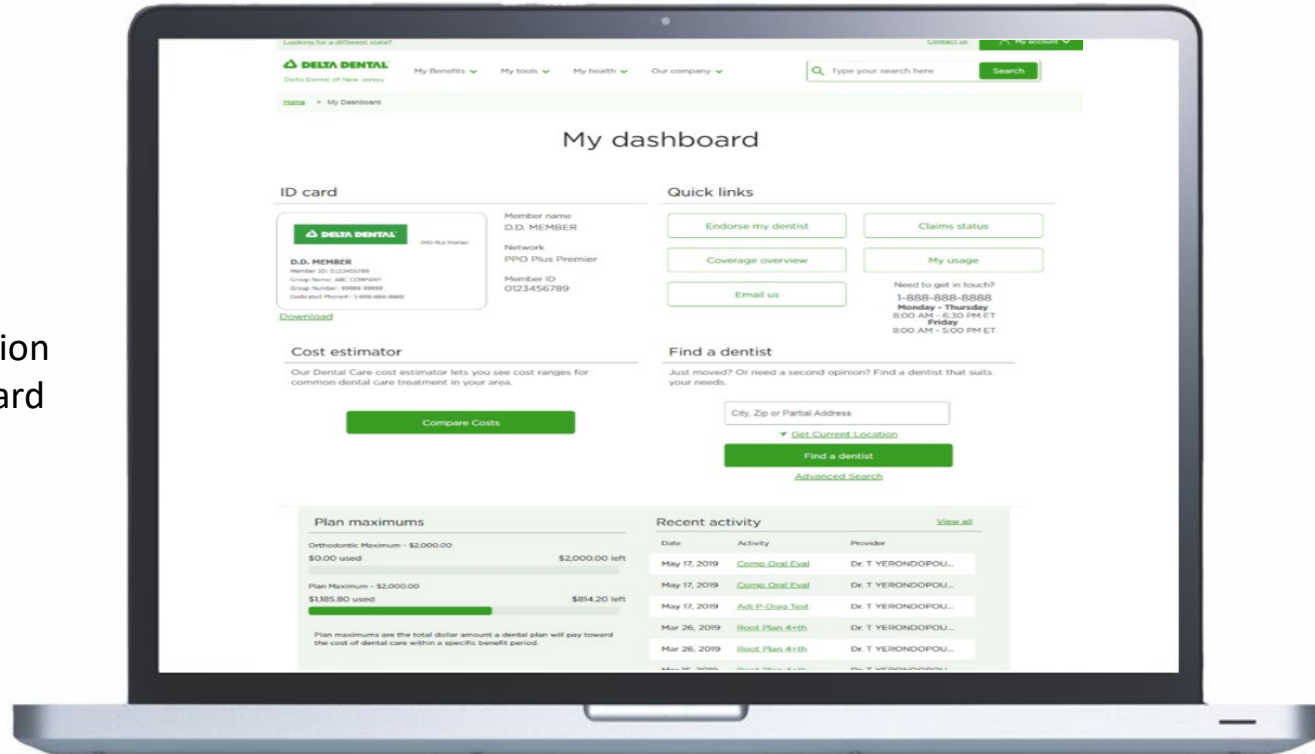


Delta Dental Website/Member Portal

Delta Dental of CT & NJ

Member portal

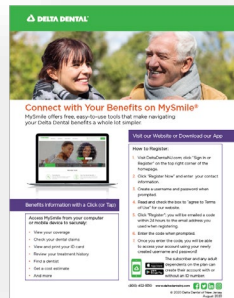
- Register and log into your My Smile® account at DeltaDentalCT.com to access your dental benefits information
- View, print or email your ID card
- Find a network dentist
- Check your benefits
- Dental Cost Estimator
- Download forms or EOBs



Delta Dental Website/Member Portal cont.

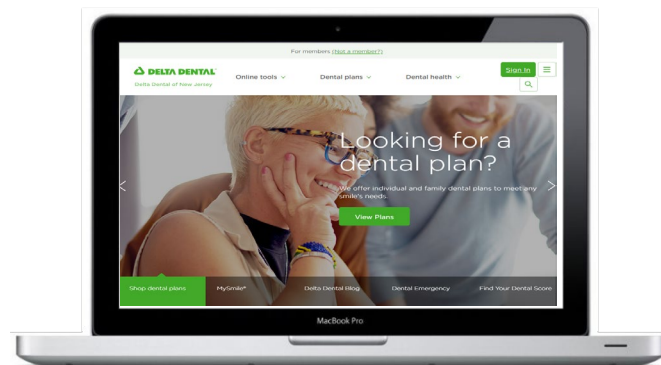
Delta Dental of CT & NJ

- Register and log into your *My Smile*® account at DeltaDentalCT.com to access your dental benefits information
- Need a dentist? Click our 'Find a Dentist' to search for a dentist near you



Step- by- Step Website Registration

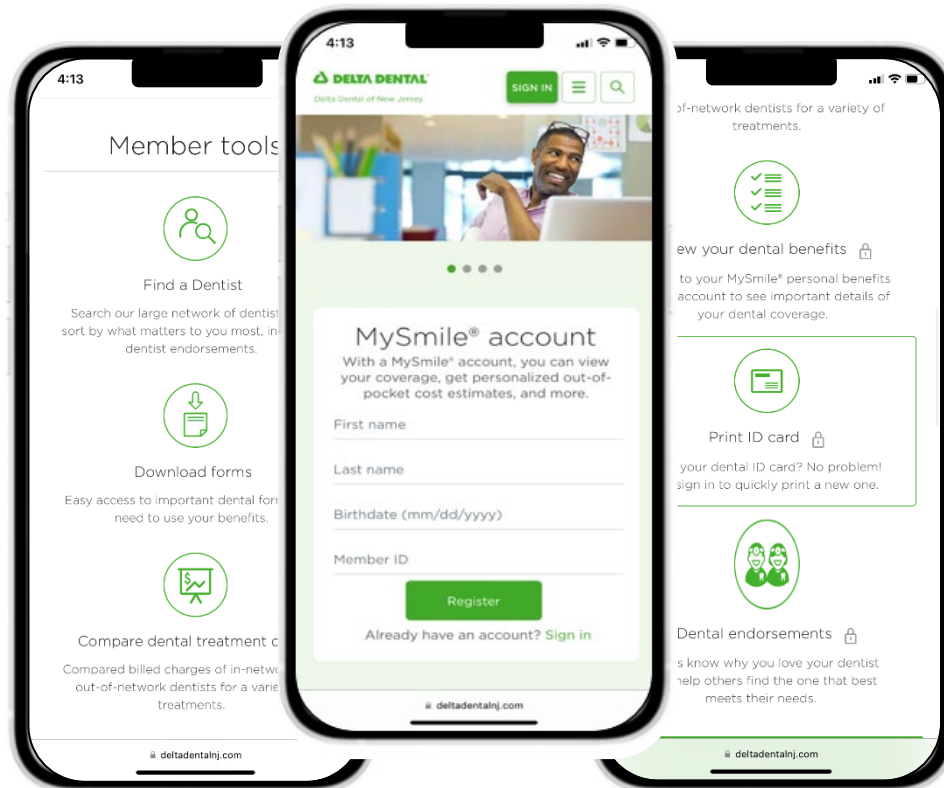
Having trouble?
Watch this!



Member Tools

Connect with Delta Dental

- Website – Mobile Enabled
- ID Card
- Find a Dentist
- Save Your Preferred Dentist
- Member Dashboard
- Review Claims & Coverage
- Cost Estimator
- LifeSmiles Score
- Dentist Endorsements



Virtual Open Enrollment Kit

- Our Virtual Enrollment Kit will have answers to nearly all your enrollment questions!

The collage includes several key documents:

- Delta Dental PPO Frequently Asked Questions:** Addresses common questions like "How can I save the most money with my dental plan?" and "How can I find a PPO dentist?"
- Your Delta Dental PPO™ Plan At a Glance:** A summary page featuring a smiling man and text explaining the plan's benefits, such as access to approximately 112,449 unique participating dentists.
- Delta Dental PPO Network:** A page with a table comparing costs between in-network and out-of-network services. The table shows that in-network services are significantly cheaper, with a \$0 copay for in-network visits versus a \$50 copay for out-of-network visits.
- How to Find a Network Dentist:** A guide with two easy ways to find a dentist: using the Delta Dental website or calling 1-800-452-0810.
- Connect with Your Benefits on MySmile®:** A page explaining how to use the MySmile portal to manage dental benefits.
- How to Register:** A step-by-step guide for registering on the Delta Dental website, including creating a username and password.
- Welcome to our Virtual Open Enrollment Kit:** A welcome letter from Delta Dental of New Jersey & Connecticut, explaining the purpose of the kit and providing links to various resources.
- Benefit Information:** A page with links to various resources, including the MySmile portal, a list of participating dentists, and a list of in-network dentists.

ID Cards



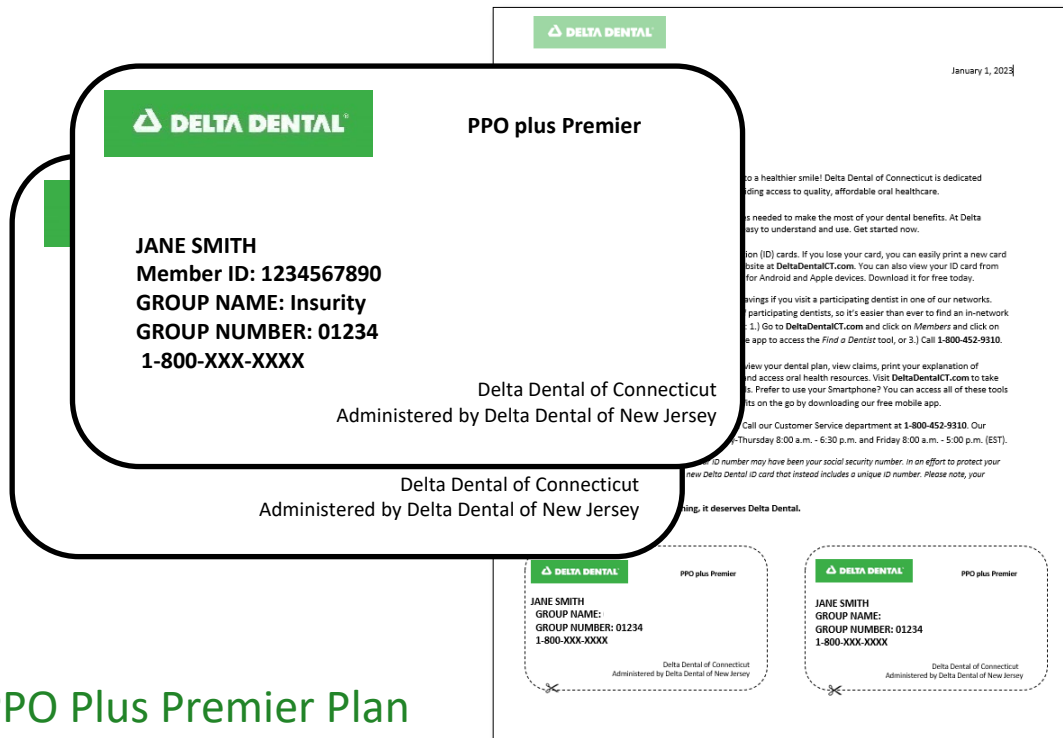
ID Cards

- Everyone enrolled will receive ID Cards
- Unique Member ID Number
- 2 subscriber only ID cards issued
- Additional ID cards are available by calling customer service

For your PPO Plus Premier Plan

Your ID cards are available online in the MySmile Portal at:

<https://www.deltadentalct.com/>



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

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.

- Website opens August 15
- www.gradprofdenteye.yale.edu
 - Enhancements to website include:
 - a better look & feel,
 - and year-round access to check which plan(s) you enrolled in.
- 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

Payment options

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)
 - One & done
2. Charge to Student Account
 - Multiple steps and check-ins required
 - 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
 - It is your responsibility to be aware of and pay charges to your student account on time.
 - Late fees may apply if charges to your student account are not paid in a timely manner.
 - There is a monthly email notification of any balance due.

Your Resources – Connect with Delta Dental



Delta Dental PPO Plus Premier Plan

(Group #04255)

- **Customer Service 800-452-9310**
- Call or go online for these services:
 - Verify eligibility
 - Review benefits
 - Look up claim payments
 - Find a dentist
 - Cost Estimator – on mobile app
 - Print an ID card – or have it on your phone
- **Website:** www.deltadentalct.com



Thank you for your time
Stay healthy and safe