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 PPOS
  • 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 PPOS 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

<table>
<thead>
<tr>
<th>Yale Graduate &amp; Professional Student Plan Group #04255</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>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Preventive &amp; Diagnostic</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>➢ Exams</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>➢ Cleanings</td>
<td></td>
<td></td>
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<tr>
<td>➢ Bitewing X-Rays</td>
<td></td>
<td></td>
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<tr>
<td>➢ Full Mouth X-Rays</td>
<td></td>
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<tr>
<td>➢ Fluoride Treatments (Frequency limitations apply)</td>
<td></td>
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<tr>
<td>➢ Space Maintainers</td>
<td></td>
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<tr>
<td><strong>Basic</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>➢ Fillings</td>
<td>80%</td>
<td>50%</td>
<td>50%</td>
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<tr>
<td>➢ Simple Extractions</td>
<td></td>
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</tr>
<tr>
<td><strong>Annual Maximum (per person)</strong></td>
<td>$1,000</td>
<td>$500</td>
<td>$500</td>
</tr>
<tr>
<td><strong>Annual Deductible</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Per Person</td>
<td>$50</td>
<td>$50</td>
<td>$50</td>
</tr>
<tr>
<td>Family Maximum</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
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<tr>
<td>Waived for Preventive &amp; Diagnostic</td>
<td></td>
<td>Preventive &amp; Diagnostic</td>
<td>Preventive &amp; Diagnostic</td>
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<td>Preventive &amp; Diagnostic</td>
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<tr>
<td>Exams, Cleanings</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
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<td>Bitewing X-Rays, Full Mouth X-Rays</td>
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<td>Space Maintainers</td>
<td></td>
<td></td>
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<tr>
<td>Basic</td>
<td>Fillings, Simple Extractions</td>
<td>80%</td>
<td>50%</td>
</tr>
<tr>
<td>Sealants</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
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<tr>
<td>Root Canals (Endodontics)</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
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<tr>
<td>Periodontics</td>
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<tr>
<td>Oral Surgery</td>
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<tr>
<td>Major</td>
<td>Crowns &amp; Gold Restorations</td>
<td>50%</td>
<td>50%</td>
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<tr>
<td>Bridgework</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
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<tr>
<td>Full &amp; Partial Dentures</td>
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<tr>
<td>Repair of Dentures</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Maximum (per person)</td>
<td>$1,500</td>
<td>$1,000</td>
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<tr>
<td>*There is a separate annual deductible for both Basic and Major Services.</td>
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</table>
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
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
• 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
• Our Virtual Enrollment Kit will have answers to nearly all your enrollment questions!
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](http://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.
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](http://www.deltadentalct.com)
Thank you for your time
Stay healthy and safe