



DENTAL INSURANCE PLAN for GRADUATE ASSISTANTS/FELLOWS
of the
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN
2010-2011
GROUP #5436

This document provides an overview of the most important features of your dental insurance program.

Introduction

The University of Illinois at Urbana-Champaign provides a dental plan at no charge for graduate students with waiver-generating assistantships or fellowship appointments. Eligible students' names are placed on the eligibility list after their appointments have been completely processed by the department, Academic Human Resources, and (where necessary) the Graduate College. Once an eligible student's appointment has been entered into the payroll system that student will be eligible for dental coverage beginning the first day of the coverage period - September 1, February 1, or June 1 - that corresponds with the appointment period. Graduate students with only a fall or spring waiver-generating appointment will be able to enroll their dependents for the same Dental Plan by completing the on-line enrollment form and paying the premium. (See FAQ – question #2 for the link.) Graduate Assistant's dependents may not be enrolled for summer only.

Please see the *Frequently Asked Questions* section of this document for further details about eligibility.

How the Dental Plan Works

Delta Dental of Illinois underwrites the plan. Under the UI graduate student dental plan, you may choose any licensed dentist. However, it is to your advantage to choose a dentist that participates in one of two Delta Dental networks, either the Delta Dental PPO network or Delta Dental Premier network. More than 3,700 dental offices in Illinois participate in the Delta Dental PPO network and more than 7,600 dental offices in Illinois participate in the Delta Dental Premier network.

You are likely to save money when you use a Delta Dental PPO network dentist or Delta Dental Premier network dentist. Not only will your co-payment percentages be lower, but also Delta Dental PPO dentists agree to accept reduced fees as payment in full, and Delta Dental Premier dentists agree to accept the Maximum Plan Allowances (MPA) as payment in full. Out-of-network dentists can charge you for any difference between the MPA and their submitted fee. Payment for Delta Dental Premier dentists and out-of-network dentists is based on Delta Dental's MPA. The MPA is calculated as a percentile of billed fees.

- If you go to a Delta Dental PPO dentist, you are responsible only for any scheduled co-payment, and your out-of-pocket expenses are likely to be lower because those dentists agree to accept reduced fees as payment in full, with no balance billing to you.
- If you go to a Delta Dental Premier dentist, you are responsible only for any scheduled co-payment. You are not responsible for charges exceeding the MPA.
- Delta Dental pays Delta Dental PPO and Delta Dental Premier dentists directly. You do not have to pay the whole bill and wait for reimbursement (you may have to pay any copayments or deductibles at the time of service).
- Delta Dental PPO and Delta Dental Premier dentists will complete and submit claim forms directly to Delta Dental at no charge to you.

Finding a Delta Dental PPO or Delta Dental Premier Dentist

To find a network dentist, you can call Delta Dental of Illinois' Customer Service department (available 7 a.m. to 7 p.m. Central Time) or their Interactive Voice Response (IVR) system (available 24 hours a day, seven days a week) at 800-323-

1743. You can also access a dentist directory on Delta Dental of Illinois' Web site at www.deltadentalil.com by clicking Dentist Search in the Subscriber section.

To receive treatment, just call the dental office and make an appointment. At your first appointment, give the dentist:

- your group number: 5436;
- the plan member's (student's) University Identification Number (UIN).

You can:

- change dentists at any time without pre-approval;
- select a different dentist for each member of your family;
- receive dental care anywhere in the United States.

If you go to a dentist who is not part of the Delta Dental network, you will still be covered, but you may have to pay more. If the fee exceeds Delta Dental's MPA, you must pay the difference in addition to your co-payment. You may have to pay the entire bill at the time of treatment and wait for reimbursement. You may also have to file your own claim or pay a service charge to the dentist to do so. Claim forms are available on Delta Dental of Illinois' Web site at www.deltadentalil.com under the Forms link in the Subscriber section. You can also call Delta Dental of Illinois' Customer Service department at 800-323-1743 to obtain a form. Payment for services rendered by an out-of-network dentist will be paid directly to you.

Services Covered

This dental insurance plan covers office exams, X-rays, cleanings, fillings, crowns, inlays/onlays, and root canals. The maximum benefit per plan year is \$1,000 per person. While there are three semesters – fall, spring, and summer – the maximum benefit payable for the entire period is \$1,000 per person. You may contact Delta Dental of Illinois at (800) 323-1743 if you have questions about any of the services.

Principal Benefits and Covered Services

Plan Year:

Fall: September 1, 2010 – August 31, 2011

Spring: February 1, 2011- August 31, 2011

Summer: June 1, – August 31, 2011 (Graduate Assistants/Fellows only)

Maximum Benefit

Per Plan Year: \$1,000 per person. While there are three semesters – fall, spring, and summer – the maximum benefit payable for the entire period is \$1,000 per person.

Deductible: \$ 45 Individual/ \$135 Family (Applies to all basic and major services only).

Co-payment: Varies based on whether you go to (a) a Delta Dental PPO network dentist or Delta Dental Premier network dentist, or (b) to an out-of-network dentist.

You will likely save money if you use a Delta Dental PPO dentist or Delta Dental Premier dentist.

Delta Dental PPO dentists agree to accept reduced fees as payment in full, and Delta Dental Premier dentists agree to accept the Maximum Plan Allowances (MPA) as payment in full. Out-of-network dentists can charge you for any difference between the MPA and their submitted fee.

Preventive Services:

Oral exam – Twice per year, but no more frequently than every 6 months.

X-rays – as needed, but not more than two bitewings a year and full-mouth x-rays once in a 36-month interval.

Prophylaxis (cleaning) – Twice per year, but no more frequently than every 6 months.

Delta Dental PPO dentist: Delta Dental pays 100% of reduced fee*
Delta Dental Premier dentist: Delta Dental pays 100% of MPA*
Out-of-network dentist: Delta Dental pays 90% of MPA*

Basic Services: (Deductible applies to all Basic Services)

Restorations (fillings, including posterior composites (tooth-colored fillings on back teeth)
Simple extractions**

Delta Dental PPO dentist: Delta Dental pays 80% of reduced fee*
Delta Dental Premier dentist: Delta Dental pays 80% of MPA*
Out-of-network dentist: Delta Dental pays 70% of MPA*

Major Restorative Services: (Deductible applies to all Major Services)

Crowns
Inlays/Onlays
Root Canals and related procedures
Implant Therapy

Delta Dental PPO dentist: Delta Dental pays 50% of Table of Allowance
Delta Premier dentist: Delta Dental pays 50% of Table of Allowance
Out-of-network dentist: Delta Dental pays 50% of Table of Allowance

Enhanced Benefit Program

Delta Dental of Illinois' Enhanced Benefits Program integrates medical and dental care – where oral health meets overall health. **This program enhances coverage for individuals who have specific health conditions that can be positively affected by additional oral health care.** These enhancements are based on scientific evidence that shows treating and preventing oral disease in these situations can improve overall health.

Our Enhanced Benefits Program includes additional cleanings and/or applications of topical fluoride. The program addresses the unique health challenges faced by people with conditions that put them at risk for oral health disease, and can also play an important role in the management of an individual's medical condition. The costs of the additional cleanings and fluoride treatments will be applied to enrollees' annual maximum.

To receive these benefits, an individual MUST enroll in the Enhanced Benefits Program. To enroll: 1) go to the home page of Delta Dental of Illinois' Web site at www.deltadentalil.com, 2) click on the Subscriber section, and 3) click on the "Enhanced Benefits Program" link. (You must be a registered user of the Subscriber Connection to enroll for the Enhanced Benefits.)

Those eligible for Delta Dental of Illinois' Enhanced Benefits Program include:

- **People with periodontal (gum) disease.** Enrollees with periodontal disease are eligible for **two additional teeth cleanings**, either prophylaxis (general cleaning) or periodontal maintenance, in a benefit year. Additionally, the enrollee is eligible for **fluoride applications**.
- **People with diabetes.** Enrollees with diabetes are eligible for **two additional teeth cleanings**, either prophylaxis (general cleaning) or periodontal maintenance, in a benefit year.
- **Pregnant women.** Pregnant enrollees are eligible for **one additional teeth cleaning**, either prophylaxis (general cleaning) or periodontal maintenance visit during the time of the pregnancy.
- **People with high-risk cardiac conditions.** People with high-risk cardiac conditions are eligible for **two additional teeth cleanings**, either prophylaxis (general cleaning) or periodontal maintenance, in a benefit year. *Conditions include: a history of infective endocarditis; certain congenital heart defects such as having one ventricle instead of the normal two; artificial heart valves; heart valve defects caused by acquired conditions like rheumatic heart disease; hypertrophic cardiomyopathy; pulmonary shunts or conduits; and/or mitral valve prolapse with regurgitation (blood leakage).*

- **People with kidney failure or who are undergoing dialysis.** People with kidney failure or who are undergoing dialysis are eligible for **two additional teeth cleanings**, either prophylaxis (general cleaning) or periodontal maintenance, in a benefit year.
- **People undergoing cancer-related chemotherapy and/or radiation.** Enrollees who are undergoing cancer-related chemotherapy and/or radiation are eligible for **two additional teeth cleanings**, either prophylaxis (general cleaning) or periodontal maintenance, in a benefit year. Additionally, the enrollee is eligible for **fluoride applications**.
- **People with suppressed immune systems due to HIV positive status, organ transplant, and/or stem cell (bone marrow) transplant.** Enrollees who have suppressed immune systems due to HIV positive status, organ transplant, and/or stem cell (bone marrow) transplant are eligible for **two additional teeth cleanings**, either prophylaxis (general cleaning) or periodontal maintenance, in a benefit year. Additionally, the enrollee is eligible for **fluoride applications**.
- **People at risk for oral cancer.** The OralCDx brush biopsy is a powerful tool in the **early detection of oral cancer/precancerous cells** – and represents a major breakthrough in the fight against oral cancer. The procedure is indicated to evaluate unexplained tiny white and red lesions – and the software used to analyze the samples can spot a precancerous/cancerous cell even if it is partially obscured by other cells.

** You are not responsible for charges exceeding the reduced fee or MPA if you go to a Delta Dental PPO or Delta Dental Premier dentist, respectively. You are responsible for charges exceeding the MPA if you go to an out-of-network dentist.*

*** Extraction of a completely bony or partially bony wisdom tooth typically is covered under health insurance plans such as the UI Student Insurance Plan.*

Frequently Asked Questions About Your Delta Dental Plan

Question: *Who is eligible for coverage under this dental plan?*

Answer: Graduate assistants and fellows, and dependents of these individuals are eligible for coverage.

The plan provides coverage at no charge for graduate students with waiver-generating assistantship or fellowship appointment during the fall and/or spring terms.

These students' names are placed on the eligibility list when their appointment papers have been completely processed by the department, Academic Human Resources, and (where necessary) the Graduate College. Once a student's appointment has been entered into the payroll system, that student will be eligible for coverage beginning the first day of the student's appointment (even if that date already has passed), but in no event any earlier than September 1 for fall, February 1 for spring, and June 1 for summer.

Spouses, domestic partners and dependents of these individuals are also eligible for coverage under this plan. However, there are only two times per year to enroll spouses and dependents – September 1 – September 30, and February 1 – February 28. There is no summer enrollment period for spouses and dependents. To enroll, the student must submit the online eligibility form during the month of September or February and pay the annual premium as shown below.

To ascertain whether you are eligible for the dental plan at no cost to you, contact the Graduate College at 333-0035.

Question: *How do I enroll in the dental plan?*

Answer: Graduate assistants and fellows whose appointments generate tuition waivers are enrolled automatically in the plan, and the University pays the premiums. Graduate assistants and fellows may enroll their dependents voluntarily by submitting the necessary online enrollment form and paying the annual premium shown below. Note: spouses, domestic partners and dependents may only be voluntarily enrolled during fall and spring enrollment periods. **When you are on the last page of the Delta enrollment website, PRINT OFF THE LAST PAGE and maintain it for your files. This will serve as documentation of your voluntary enrollment.** You may enroll at the website shown below.

THE ONLINE ENROLLMENT FORM IS AVAILABLE AT THE WEBSITE SHOWN BELOW.

The Enrollment/Change Periods for spouse and dependents of graduate assistants are:

For fall: September 1 - September 30, 2010
<http://www-4.deltadentalil.com/uofi.html>
For spring: February 1 - February 28, 2011
<http://www-4.deltadentalil.com/uofi.html>

Annual Premium Rates

Graduate assistant's/fellow's spouse/dependents
(One person and/or entire family): \$ 300.00

****If the premium payment is made by personal check, Delta Dental must receive the check no later than October 15, 2010 for the fall enrollment and March 15, 2011 for the spring enrollment or the enrollment will not be processed.**

A graduate assistant or fellow whose premium is paid by the university who wishes to enroll his/her spouse/dependents will pay \$300 per plan year.

Question: *When is coverage effective?*

Answer: For graduate assistants and fellows who are enrolled automatically (*i.e.*, those whose premiums are paid by the university), the effective date of coverage is September 1, 2010, *or* the first day of your appointment, whichever is later. For example, for a graduate assistant whose appointment begins *after* the fall Enrollment/Change Period and who is enrolled automatically, coverage would begin on the date his/her appointment begins, but no earlier than September 1. However, his/her spouse/ dependent(s), by missing the fall Enrollment/Change Period, may not then enroll for coverage until the spring Enrollment/Change Period. Their effective date of coverage would be the date payment is received, but in no instance earlier than February 1. There is no summer enrollment for spouse and dependents.

Coverage, in all instances, will end August 31, 2011

Question: *What happens when my appointment continues one year to the next, or if I voluntarily enroll one year to the next? Is there ever a lapse in coverage?*

Answer:

You will not be penalized with a lapse in coverage if you have a continuous appointment from one year to the next, regardless of how late your department might process your appointment. If you voluntarily enroll your dependents in the plan from one year to the next, they will not be penalized with a lapse if you enroll for the plan during the Enrollment/Change Period of the appropriate fall/spring semester. We encourage you to voluntarily enroll your dependents as soon as possible during the Enrollment/Change Period to avoid difficulties. **When you are on the last page of the Delta enrollment website, PRINT OFF THE LAST PAGE and maintain it for your files. This will serve as documentation of your voluntary enrollment.**

Question: *If I voluntarily enrolled my spouse and/or dependents do I need to re-enroll and pay again in the spring, if I enrolled and paid in the fall?*

Answer:

No, the coverage you purchased in the fall is for the period September 1, 2010-August 31, 2011.

Question: *May I use the dentist of my choice?*

Answer: Yes. However, if you use a Delta Dental PPO or Delta Dental Premier dentist, your out-of-pocket expenses may be lower.

If you go to a Delta Dental PPO network dentist, your out-of-pocket expenses are likely to be lower because those dentists agree to accept reduced fees as payment in full, with no balance billing to you. In the majority of cases, this will translate into reduced co-payments for you.

Should you go to a Delta Dental Premier network dentist, you may enjoy savings as well. Delta Dental Premier dentists are not allowed to bill the difference between the Maximum Plan Allowances (MPA) and their submitted fee.

Question: *Where can I get claim forms?*

Answer: You may download claim forms from Delta Dental's Web site at www.deltadentalil.com. (Select *Subscriber*, and then *Download Forms*.) Delta Dental also accepts ADA approved claim forms available from the dentist.

Delta Dental PPO and Delta Dental Premier Dentists will complete and submit claim forms for you at no charge. Out-of-network dentists may require that you complete the form. Completed forms should be mailed to:

Delta Dental of Illinois
P.O. Box 5402
Lisle, Illinois 60532

A claim submitted for a spouse, domestic partner or other dependent must include the plan member's (student's) University Identification Number (UIN).

Question: *Does Delta Dental require preauthorization before services are rendered?*

Answer: Preauthorization is not mandatory, but it is recommended for treatment that is expected to cost more than \$200. Preauthorization tells you what will be covered and provides you with an estimate of your share of the cost prior to work being done. Just ask your dentist to complete a claim form indicating he/she is requesting a preauthorization for work not yet performed.

Delta Dental imposes no restrictions on the method of diagnosis or treatment by a treating dentist. A benefit determination relates only to the level of payment Delta Dental is required to make.

Question: *What if my spouse already has me covered under his/her dental insurance plan?*

Answer: As a plan member, your primary carrier will be the UI plan.

If your dependents have coverage under more than one dental plan and the UI plan is determined to be secondary, benefits will be coordinated so there is non-duplication of benefits – that is, the most the UI plan will pay is an amount that brings the total payment from both plans up to the level of benefits that would be payable by the UI plan if it were primary. For example, suppose that your spouse's plan pays a benefit of \$50 for a filling, and the UI plan, if primary, would pay \$80. Where the UI plan is secondary, the most it will pay is \$30 (i.e., the difference between the primary plan's payment and the amount the UI plan would pay if it were primary.)

Question: *What is the Enhanced Benefits Program?*

Answer: This program offers additional benefits to people who have specific health conditions – diabetes, pregnancy, periodontal disease, high-risk cardiac conditions, kidney failure/undergoing dialysis, suppressed immune systems, and cancer-related chemotherapy and/or radiation. These individuals are eligible for additional cleanings and/or topical fluoride treatments. To receive these benefits, an individual MUST enroll in the Enhanced Benefits Program. To enroll: 1) go to the home page of Delta Dental of Illinois' Web site at www.deltadentalil.com, 2) click on the Subscriber section, and 3) click on the "Enhanced Benefits Program" link. (You must be a registered user of the Subscriber Connection to enroll for the Enhanced Benefits.)

**NEW THIS
YEAR**

Question: *Is there any coverage for implants and posterior composites?*

Answer: Beginning fall 2010, two new benefits are available to enrollees in the UIUC Delta insurance plan for Graduate Assistants/Fellows and Graduate Students - posterior composites and dental implants. Posterior composites are tooth-colored fillings on back teeth and are a popular alternative to silver-colored fillings (amalgams). For posterior composites, Delta will pay 80% of Maximum Plan Allowances if service is provided by an in-network dentist. A dental implant is a small device used to replace a missing tooth. Implants are surgically placed in the upper or lower jaw and a crown is attached to a post that extends from the implant. For dental implants, Delta will pay 50% of Maximum Plan Allowances.

Question: *What if I am a graduate assistant/fellow with a question that is not clearly addressed in this document?*

Answer: Contact the Graduate College regarding eligibility, or contact Delta Dental regarding coverage. Delta Dental's Customer Service Department is (800) 323-1743. When contacting Delta Dental, graduate assistants should reference your group number (5436) and University Identification Number.