Yale University
Faculty, Managerial & Professional and Post Doctorial Associates & Fellows

Your 2023 Delta Dental Plan
What’s new for Non-Union in 2023?

— Benefit Enhancements to support Wellness to supplement the Oral Health Enhancement you already have in place:

- CarryOver Max
- Integrated Oral Health
- Increased the Ortho Lifetime Maximum for treatments that begin on or after 1/1/2023
If you use a Delta Dental PPO™ dentist

- Your out-of-pocket costs will be lowest for services if you use a participating PPO dentist.
- Your annual maximum stretches further because the PPO dentists' fees are lower.
- 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 Premier® dentist

- Our largest nationwide network.
- Your out-of-pocket costs will be higher, and your plan maximum will not go as far, since Premier dentists' fees are not as discounted as PPO dentists.
- Participating dentists may not charge more than Delta Dental’s allowed charges, and are paid directly by Delta Dental for covered services.

You may use dentists that do not participate with Delta Dental

- You are responsible for submitting the claim.
- You are responsible for making payment to the dentist.
- Your out-of-pocket costs are highest when you use non-participating dentists.


Choosing dentists with the “Greater Savings” icon helps you keep more money in your pocket.
**Benefit Enhancements**

**Oral Health Enhancement**
- Helps members who have been previously treated for periodontal (gum) disease manage their oral and overall health
- Qualifying members must have a history of periodontal disease
- This benefit offers up to four dental cleanings and/or periodontal maintenance procedures per benefit period

**Integrated Oral Health**
Helps members:
- Who have a diagnosis of diabetes by a physician
- Who have a diagnosis of cardiovascular disease by a physician
- Who are, or become pregnant; during the course of the pregnancy until delivery
- This benefit allows you to receive up to two additional dental cleanings and/or periodontal maintenance procedures per benefit period

**Carryover Maximum**
- Benefit feature for members to carry over up to 25% of their unused standard annual maximum in one year to increase benefits for the following year
- To qualify Delta Dental requires an annual preventive visit or cleaning
- If you do not submit a claim for an exam or cleaning, any accumulated Carryover Max benefit will be lost.
Oral Health Enhancement (OHE)

For members with a history of periodontal disease

Allows up to two extra routine dental cleanings and/or periodontal maintenance procedures per benefit period for a total of four

Who is eligible for OHE?
• Members with a history of periodontal surgery or scaling and root planing

What do I need to do?
• Your dentist can submit evidence of having periodontal surgery or scaling and root planing for new Delta Dental members.
Integrated Oral Health (IOH)

- Enhances preventive benefits for those with qualifying systemic health conditions (i.e., diabetes, heart disease and pregnancy).

- Allows up to two extra routine dental cleaning and/or periodontal maintenance procedures per benefit period for a total of four.

- Who is eligible for IOH?
  - Members with a history of diabetes, heart disease or are pregnant.

- What do I need to do?
  - Ask your dentist to complete and sign an Integrated Oral Health Option Qualification form.
<table>
<thead>
<tr>
<th>Category</th>
<th>Benefits</th>
<th>Delta Dental PPO Plus Premier™ Plan</th>
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</thead>
<tbody>
<tr>
<td><strong>Calendar Year Deductible</strong></td>
<td></td>
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<tr>
<td>Per Person</td>
<td></td>
<td>$50</td>
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<tr>
<td>Family Aggregate Deductible</td>
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<td>$150</td>
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<tr>
<td><strong>Calendar Year Maximum – Per Person</strong></td>
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<td>$3,500</td>
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<tr>
<td><strong>Preventive &amp; Diagnostic</strong></td>
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<tr>
<td>Exams and Cleanings (each twice in a calendar year)</td>
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<td>Bitewing X-Rays (1 per calendar year)</td>
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<tr>
<td>Full mouth X-Ray (1 every three years)</td>
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<tr>
<td>Fluoride Treatment (children to age 19)</td>
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<tr>
<td>Sealants (to age 14) limited to posterior teeth, 1 treatment per tooth per every 3 calendar years</td>
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<tr>
<td><strong>Remaining Basic</strong></td>
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<tr>
<td>Fillings, Simple Extractions</td>
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<td>80%</td>
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<tr>
<td>Root Canals (Endodontics)</td>
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<tr>
<td>Oral Surgery</td>
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<tr>
<td>Periodontal Surgery, Periodontal Scaling/Root Planning</td>
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<tr>
<td>Emergency Treatment, Denture adjustments and repair (1 per 36 months)</td>
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<tr>
<td><strong>Crowns &amp; Prosthodontics</strong></td>
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<tr>
<td>Crowns, Crown Lengthening, Gold Restorations</td>
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<td>50%</td>
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<tr>
<td>General Anesthesia (when medically necessary)</td>
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<tr>
<td>Bridgework, Full &amp; Partial Dentures</td>
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<tr>
<td>Implants, Cone Beam X-Rays</td>
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<tr>
<td><strong>Orthodontic Benefits</strong></td>
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<td>50%</td>
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<tr>
<td>Coinsurance</td>
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<td>$3,000 (Treatments beginning on or after 1/1/2023)</td>
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<tr>
<td>Lifetime Maximum – per-patient</td>
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Delta Dental Website

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

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

• Need a dentist? Click our ‘Find a Dentist’ to search for a dentist near you
New Tools Make It Easier To Navigate Our Website

• Mobile Friendly
• Member Dashboard
• Dentist Finder
• Dentist Endorsements
• Cost Estimator
Oral health and wellness information
Your one-stop dental resource hub

• Library of articles on oral health & wellness
• Videos on dental topics
• Oral health risk assessment tool – MyDentalScore.com
• Grin! Magazine – quarterly online wellness magazine
• Resources on:
  • Smoking Cessation
  • Hygiene Practices
  • Vegan Diet
Dental emergency? Use our Virtual Visits service!

Delta Dental Virtual Visits, delivered by TeleDentistry.com, provides 24/7 access to a dentist, 365 days a year, for our members.

You can use Delta Dental Virtual Visits when:
• having a dental emergency while on vacation, during holidays, or away from home
• needing access to a licensed dentist after hours or if your dentist is unavailable
• having a dental emergency and you do not have an established dentist

You should always try to access your regular dentist before using the Virtual Visits service.

To get started, call our 24/7 hotline at 866-443-1882 or visit www.DeltaDentalCT.com/VirtualVisits.

Delta Dental’s Virtual Visits service is provided by Teledentistry.com. This service is a covered benefit in most Delta Dental of Connecticut plans for currently enrolled members.

Please note that a Virtual Visit is considered to be a “problem-focused exam” and counts as one of your annual examinations covered by your plan.
QUESTIONS?

Log into the MySmile® Portal
OR
Contact Us at 800-494-4138