

RESIDENTS AND FELLOWS DENTAL INSURANCE

Dental coverage is offered to you through Delta Dental. To enroll, you must complete an enrollment form. **Coverage is effective on the first of the month following 60 days of employment.**

<u>Premier Plan</u>	<u>Premier Plus Plan</u>
<ul style="list-style-type: none"> • 100% preventive care • 50% basic restorative • 40% major restorative • \$750/person/year 	<ul style="list-style-type: none"> • 100% preventive care • 80% basic restorative • 60% major restorative • \$1,500/person/year • \$1,500 ortho - lifetime
<ul style="list-style-type: none"> • No cost to employee • UMMS pays all • November Open Enrollment 	<ul style="list-style-type: none"> • Individual <ul style="list-style-type: none"> • \$4.38 bi-weekly • Family <ul style="list-style-type: none"> • \$17.54 bi-weekly • November Open Enrollment

COVERAGE

- **When to enroll** - You must enroll as a new hire during your first 30 days of employment, otherwise, you may enroll during the open enrollment period held annually every November/December. **NOTE:** *certain family status changes may enable you to change coverage other than as a new hire or during open enrollment – contact the Benefits Department for information.*
- Available to employees, spouses and dependent children under 19 or full-time students to age 23. You must notify the Benefits Department when your dependent turns age 19 or 23. Students are required to complete student verification forms twice annually.
- During the open enrollment period, you may change your plan.

DENTAL INSURANCE	INDIVIDUAL	FAMILY
	BI-WEEKLY	BI-WEEKLY
DELTA PREMIER	FREE	FREE
DELTA PREMIER PLUS	4.38	17.54