

FAQs Dental Plan

Am I eligible to enroll in the Delta Dental of New Jersey Yale Graduate & Professional Student dental plan?

A: You must be a Yale University Graduate or Professional student enrolled at least half-time in a Yale degree program.

What is the enrollment deadline?

A: September 15, 2013

How do I enroll?

A: Enrollment can be completed online at

www.yale.edu/gradprofdenteye/

Important note:

Before you begin the enrollment process, be sure that you have all the information necessary to complete the enrollment forms including your complete address and the names and dates of birth of all dependents that are to be enrolled. You should have a major credit card (Visa, MasterCard, Discover or American Express) with you to pay for the plan(s) in order to complete the enrollment process.

To complete the enrollment process and be enrolled in either or both the Delta Dental of New Jersey and EyeMed plans, you must pay the cost of the plan(s) online at www.yale.edu/gradprofdenteye/. After you have paid, the enrollment process will be complete and you will be enrolled effective October 1, 2013. If, for any reason, you do not complete the enrollment process, you will be permitted to re-enter the enrollment web site to complete your enrollment.

After you have paid for either or both the Delta Dental of New Jersey and EyeMed plans, your enrollment will be complete and you will not be able to cancel your enrollment in any plan you may have enrolled in nor will you be able to enroll in any plan you may not have enrolled in. In other words, if you completed your enrollment (including your payment) in the Delta Dental plan but did not also enroll in EyeMed, you will not have another opportunity to enroll in EyeMed. Similarly, if you completed your enrollment (including your payment) in the EyeMed plan but did not also enroll in Delta Dental, you will not have another opportunity to enroll in Delta Dental.

If I was enrolled in the plan this past year, do I need to enroll again for the coming year?

A: Yes. Enrollment can be completed online at

www.yale.edu/gradprofdenteye/

What if I cannot log into the web site?

A: You may be experiencing a technical issue; email gradprofdenteye@yale.edu and explain the problem. Representatives from the Graduate and Professional Student Senate (GPSS) and the Graduate Student Assembly (GSA) will track down answers for you and reply via email.

How much does it cost?

A: The annual premiums for dental coverage are as follows:

Single student	\$ 177.84
Student + 1	\$ 314.88
Family	\$ 724.08

Am I covered for 12 months, or just the academic year?

A: The plan covers you for 12 months, from October 1, 2013 through September 30, 2014.

Can I pay by credit card?

A: Yes, a credit card is the only accepted method of payment.

Can I charge the fee(s) to my Student Financial Services account?

A: No. A credit card is the only accepted method of payment.

What is my coverage effective date?

A: Coverage becomes effective on October 1, 2013.

Can I enroll my family members?

A: You may enroll your lawfully married spouse or civil union partner and/or legally dependent children who are under the age of nineteen as of October 1, 2013.

What is covered by the plan if I use the PPO network?

A: Preventive and diagnostic care, such as exams, cleanings, and bitewing X-Rays (one set of Bitewing X-Rays per plan year for adults), are covered at 100%. Fillings are covered at 80%. Remaining basic and restorative services, such as crowns, root canals, and prosthodontics, are offered at discounted rates (as allowed by individual state legislation). A pre-service estimate, which is prepared and

submitted to Delta Dental by the treating dentist prior to any work being started, is highly recommended to help you understand your estimated payment responsibility for any non-covered services. You will receive a copy of the pre-service estimate from Delta Dental, which will explain the dentist's estimated charge for the work to be performed as well as your estimated payment responsibility should you choose to purchase the service from the dentist. **Please note: A pre-service estimate is not a guarantee of your payment responsibility for the service.** Delta Dental is unable to provide a range of rates for these services.

How do I find a dentist who participates in the PPO network?

A: Use Delta Dental's [dentist search](#) to find a participating PPO network dentist near your home or campus. We recommend that you call your dentist to determine the cost of your specific procedure. When you do that, be sure to tell your dentist that you are a member of the Delta Dental of New Jersey plan for Yale for Graduate and Professional School Students, not the employee plan. If you don't say this, you may receive incorrect information. For more information, visit www.deltadentalnj.com or call Delta Dental's customer service team at 800-452-9310. Be sure to identify yourself as a member of the Delta Dental of New Jersey plan for Yale for Graduate and Professional School Students, and have your UPI ready (see your Delta Dental of New Jersey member ID card or your Yale University ID card, next to your photo).

Customer Service agents are available 8:00 a.m. - 6:30 p.m. ET Monday-Thursday, and 8:00 a.m. – 5:00 p.m. ET on Fridays. There is 24/7 service through Benefits Connection on the Delta Dental of New Jersey website www.deltadentalnj.com.

What is covered by the plan if I use the Premier network?

A: Preventive and diagnostic care, such as exams, cleanings, and bitewing X-Rays (one set of Bitewing X-Rays per plan year for adults), are covered at 70%.

Remaining basic and restorative services, such as fillings, crowns, root canals, and prosthodontics, are offered at discounted rates (as allowed by individual state legislation). A pre-service estimate, which is prepared and submitted to Delta Dental by the treating dentist prior to any work being started, is highly recommended to help you understand your estimated payment responsibility for any non-covered services. You will receive a copy of the pre-service estimate from Delta Dental, which will explain the dentist's estimated charge for the work to be performed as well as your estimated payment responsibility should you choose to purchase the service from the dentist. **Please note: A pre-service estimate is not a guarantee of your payment responsibility for the service.** Delta Dental is unable to provide a range of rates for these services.

How do I find a dentist who participates in the Premier network?

A: Use Delta Dental's [dentist search](#) to find a participating Premier network dentist near your home or campus. We recommend that you call your dentist to determine the cost of your specific procedure. When you do that, be sure to tell your dentist that you are a member of the Delta Dental of New Jersey plan for Yale Graduate and Professional School Students, not the employee plan. If you don't say this, you may receive incorrect information. For more information, visit www.deltadentalnj.com or call Delta Dental's customer service team at 800-452-9310. Be sure to identify yourself as a member of the Delta Dental of New Jersey plan for Yale Graduate and Professional School Students, and have your UPI ready (see your Delta Dental of New Jersey member ID card or your Yale University ID card, next to your photo).

Customer Service agents are available 8:00 a.m. - 6:30 p.m. ET Monday-Thursday, and 8:00 a.m. – 5:00 p.m. ET on Fridays. There is 24/7 service through Benefits Connection on the Delta Dental of New Jersey website www.deltadentalnj.com.

How do I find a covered dental provider?

A: Visit www.deltadentalnj.com and use Delta Dental's [dentist search](#) to find a participating dentist near your home or campus. Two networks are available: Delta Dental PPOSM and Delta Dental Premier[®]. The Delta Dental PPOSM network is a smaller, more deeply discounted network. You will maximize your benefits with these lower cost providers. Delta Dental Premier[®] is a larger network with more modest discounts. Approximately 80% of all dentists participate in the Delta Dental Premier[®] network and approximately 45% in the Delta Dental PPOSM network. Your plan offers enhanced benefits with Delta Dental PPOSM dentists. One difference between the PPOSM and the Premier[®] networks is that preventive and diagnostic care, such as exams, cleanings, and bitewing X-Rays (one set of Bitewing X-Rays per plan year for adults), are only covered at 70% with the Premier[®] network; another difference is that fillings are not covered with the Premier[®] network.

What if I need services while I'm away from New Haven?

A: Visit www.deltadentalnj.com and use Delta Dental's [dentist search](#) to find a participating dentist near your location. Both networks are available in all states.

What happens to my dental coverage if I withdraw, take a leave of absence, or lose my eligible Yale student status?

A: You have paid an annual premium for the coverage; it will remain in effect from October 1, 2013 through September 30, 2014, even if your status as a Yale student changes.

If I get married after the enrollment deadline, can I add my new spouse right away?

A: No. You'll need to wait until next year's enrollment period to add your spouse

to dental coverage.

What happens if I miss the enrollment deadline?

A: You'll need to wait until next year's enrollment period to enroll in the plan.

Who do I contact with questions about the plan?

A: For questions or more information, visit www.deltadentalnj.com or call Delta Dental's customer service team at 800-452-9310. Be sure to identify yourself as a member of the Delta Dental of New Jersey plan for Yale Graduate and Professional School Students, and have your UPI ready (see your Delta Dental of New Jersey member ID card or your Yale University ID card, next to your photo).

Customer Service agents are available 8:00 a.m. - 6:30 p.m. ET Monday-Thursday, and 8:00 a.m. – 5:00 p.m. ET on Fridays. There is 24/7 service through Benefits Connection on the Delta Dental of New Jersey website www.deltadentalnj.com.

How will I get my membership ID card?

A: On or after October 1, 2013, go online to get your Delta Dental of New Jersey membership ID card. Go to www.deltadentalnj.com. Login/register for an account and click the ID card icon. Your ID card will display and you can print it immediately.

If I have a membership ID card from this past year and have re-enrolled for this coming year, do I need a new membership ID card?

A: Yes. On or after October 1, 2013, go online to get your new Delta Dental of New Jersey membership ID card. Go to www.deltadentalnj.com. Login/register

for an account and click the ID card icon. Your ID card will display and you can print it immediately.

Do I need my membership ID card to obtain services?

A: The dentist will need your UPI. The Delta Dental of New Jersey member ID card is an easy way to provide this information to your dentist. In addition, the UPI can also be found on your Yale University ID card, next to your photo.

When will this enrollment web site close for this academic year?

A: The enrollment web site will close for the 2013-2014 academic year at 11:59 P.M. ET on September 15, 2013, the end of the enrollment period.

What if I need to change my address after I have submitted my enrollment application on the web site?

A: You will have to call Delta Dental of New Jersey at 800-452-9310 on or after Tuesday, October 1, 2013 to request an address change or to confirm enrollment. Be sure to identify yourself as a member of the Delta Dental of New Jersey plan for Yale Graduate and Professional School Students, and have your UPI ready (see your Delta Dental of New Jersey member ID card or your Yale University ID card, next to your photo).

Customer Service agents are available 8:00 a.m. - 6:30 p.m. ET Monday-Thursday, and 8:00 a.m. – 5:00 p.m. ET on Fridays. There is 24/7 service through Benefits Connection on the Delta Dental of New Jersey website www.deltadentalnj.com.

I had a cleaning at a Delta Dental dentist and only got 70% coverage - why?

A: You used a Delta Dental Premier® dentist. There are two networks available with your plan: Delta Dental PPOSM and Delta Dental Premier®. Use Delta Dental's [dentist search](#) to find a participating dentist in either network near your home or campus. The Delta Dental PPOSM network is a smaller, more deeply discounted network. You will maximize your benefits with these lower cost providers. Delta Dental Premier® is a larger network with more modest discounts. Approximately 80% of all dentists participate in the Delta Dental Premier® network and approximately 45% in the Delta Dental PPOSM network. Your plan offers enhanced benefits with Delta Dental PPOSM dentists. One difference between the PPOSM network and the Premier® network is that preventive and diagnostic care, such as exams, cleanings, and bitewing X-Rays (one set of Bitewing X-Rays per plan year for adults), are only covered at 70% when rendered by a dentist who participates in the Premier® network; another difference is that fillings are not covered with the Premier® network.

Is there anyone at Yale I can contact with additional questions?

A: Send your questions to gradprofdenteye@yale.edu. Representatives from the Graduate and Professional Student Senate (GPSS) and the Graduate Student Assembly (GSA) will track down answers for you and reply via email.

Can I cancel my dental coverage after submitting my application and payment but before the September 15, 2013 deadline?

A: No. Be sure to consider carefully the benefits and costs associated with the dental plan before submitting your enrollment/payment information. You are pre-paying for 12 months of coverage and will not be able to cancel once you've enrolled.