

Wesleyan University Your 2021 Delta Dental Plans



What's New for 2021 Delta Dental Plans

- We all experienced COVID-19 – new reality of Virtual Open enrollment meetings
- Enhancing the current option and renaming it to Core Plan
- Introducing a Buy-up Plan for those who want richer benefits
- Adding *Carryover Max* to both Core & Buy-up Plans allowing you to transfer a portion of your unused annual maximum to the next year
- Enhanced Member experience – The Delta Website is mobile enabled so it's always with you.
- Your ID Card is on the Website and the Delta Dental App
- An ID card will be mailed to you ONLY:
 - If you are new to the Delta Dental Plan; or
 - If you switch from the Core Plan to the Buy-up Plan
 - Otherwise, if no change in the plan then you will not need a new ID Card.

Delta Dental PPO Plus Premier™ Nationwide Networks

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 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 higher than 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

Your Dental Plan Options



Plan Summaries

Wesleyan University PPO Plus Premier Overview Group # 6507	Core Plan	Buy-up Plan
Calendar Year Deductible Per Person Per Family	\$50 \$150 waived on Preventive & Diagnostic Services	\$50 \$150 waived on Preventive & Diagnostic Services
Calendar Year Maximum (per person)	\$1,200	\$2,000
Preventive & Diagnostic* <ul style="list-style-type: none"> ➤ Exams, Cleanings (2 per calendar year per person) ➤ Bitewing X-Rays (2 per calendar year per person to age 19 only) ➤ Fluoride Treatment (2 per calendar year to age 19) ➤ Full Mouth X-Rays (1 set every five years) ➤ Space Maintainers <i>*Preventive & Diagnostic Services are not subject to the Calendar Year Maximum.</i>	100%	100%
Basic (After Deductible) <ul style="list-style-type: none"> ➤ Fillings (including composites), Extractions ➤ Endodontics, Periodontal ➤ Oral Surgery ➤ Sealants (To Age 16) 	80%	80%
Major (After Deductible) <ul style="list-style-type: none"> ➤ Crowns, Gold Restorations ➤ Bridgework, Full & Partial Dentures ➤ Repair of Dentures ➤ Implants 	50%	60%
Orthodontia (Adult & Child) <ul style="list-style-type: none"> ➤ Coinsurance ➤ Lifetime Maximum 	50% \$1,500	50% \$2,000

Carryover MaxSM (COM)

- Allows members to carry over part of their unused annual maximum
- To qualify you must have one cleaning or exam during the calendar year
- You used up less than half of your Annual Maximum
- You can carry over up to 25% of the unused portion of your regular annual maximum up to \$500 per year.
- The accumulated amount can never exceed your standard annual maximum.

The chart below is a three-year example of how Carryover Max is applied based on a member's standard annual maximum amount of \$1,000

	Year 1	Year 2	Year 3
Your standard annual maximum amount	\$1,000	\$1,000	\$1,000
Carryover amount from previous year	N/A	\$150	\$150
Total benefit dollars available	\$1,000	\$1,150	\$1,150
Your total claims paid*	\$400	\$800	\$1,100**
	(less than \$500)	(more than \$500)	(more than \$500)
Cleaning or oral exam during the prior year	Yes	Yes	Yes
Carryover amount earned	\$150	\$0	\$0
Accumulated Carryover Max total available***	\$150	\$150	\$50

* If you use less than one half of your standard annual maximum, then you are eligible for Carryover Max.

** In year three, the \$1,000 standard annual maximum was exceeded, but the member had enough Carryover Max dollars accumulated (\$150) to cover the additional \$100 cost.

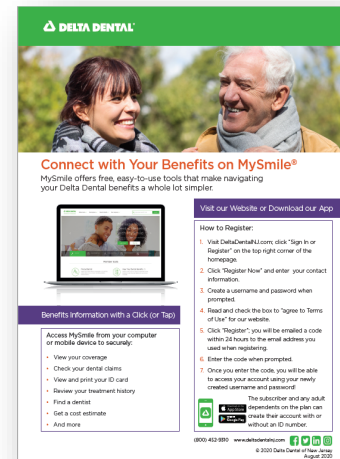
*** If you fail to see a dentist at least once during the benefit year for an oral evaluation (exam) or prophylaxis (cleaning) and submit a claim to Delta Dental for that service, your accumulated Carryover Max will revert to zero and you will begin another accumulation process.

Member Experience



Delta Dental Website

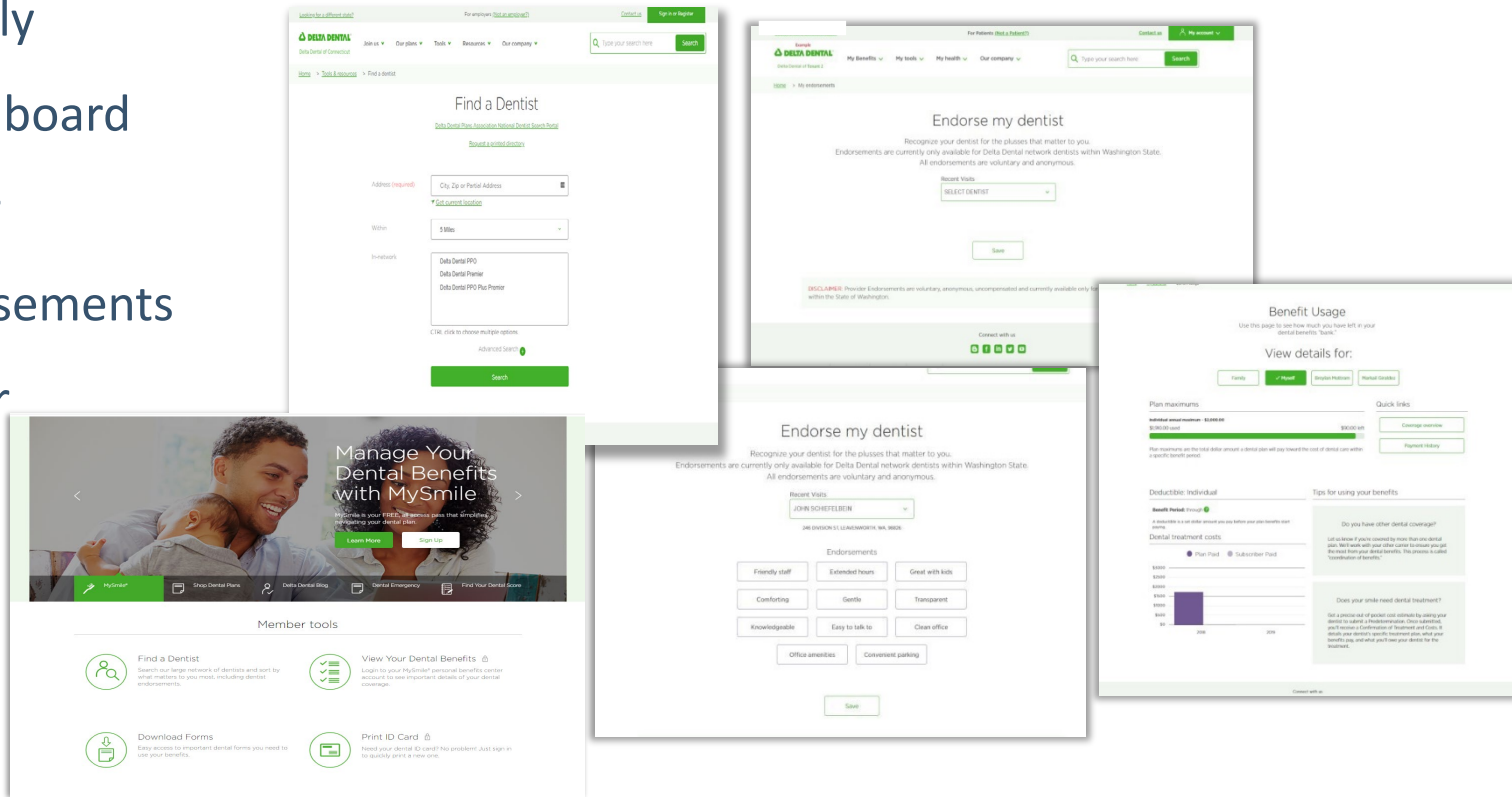
- Register and log into your *My Smile*® account at [DeltaDentalCT.com](https://www.DeltaDentalCT.com) to access your dental benefits information
- Use the same log in information to access your dental benefits information in the Delta Dental App
- Need a dentist? Click our 'Find a Dentist' to search for a dentist near you



Step-by-Step Website Registration

New Tools Make It Easier To Navigate Our Website

- Mobile Friendly
- Member Dashboard
- Dentist Finder
- Dentist Endorsements
- Cost Estimator



Delta Dental mobile app

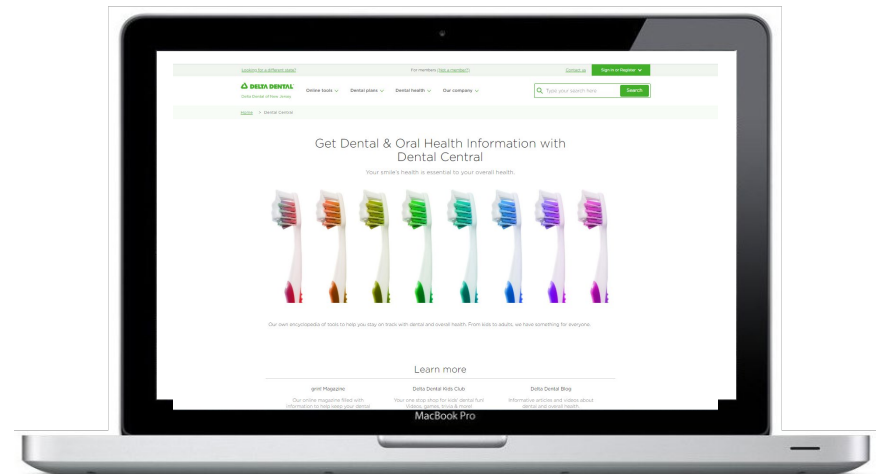
- Register or Log in
- ID card
- Find a Dentist in your Plan Network
- Save Your Preferred Dentist
- Review Claims and Coverage
- Cost Estimator
- MyDentalScore Risk Assessment



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](#)



We want you to feel healthy and to love your smile.

Taking good care of your teeth is an 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

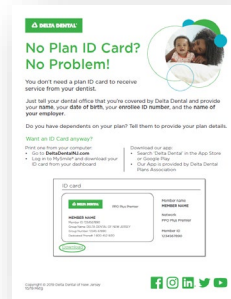
Find a dentist that is conveniently located for you that offers hours that work for you and your family



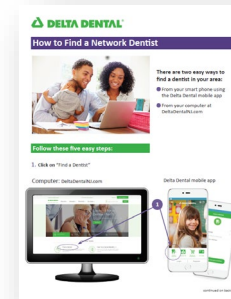
Delta Dental Flyers



Website Registration



ID Card



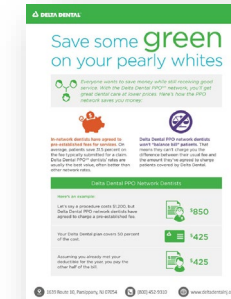
Find a Dentist



Dual Coverage



PPO Plus Premier At A Glance



Save Some Green

Connect with Delta Dental

**Delta Dental
(Wesleyan University)**

Group # 6507

- **Customer Service 800-452-9310**
- Call, go online or download our mobile app 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**

