

MIT Graduate Student Dental Plan

Beginning October 2008, MIT is collaborating with Delta Dental of Massachusetts to offer a basic plan for dental care to graduate students. The Delta Dental PPO Value Plan is designed to help students maintain good oral health by providing access to a network of dentists in the Cambridge/Boston area. The plan offers diagnostic and preventive services, with no co-payment, and restorative services at a pre-negotiated, discounted rate.

Plan Summary

- The deadline for plan enrollment is September 15, 2008.
- To enroll in the plan, the subscriber must be a graduate student registered in a graduate program at MIT.
- The subscriber has two plan options: the individual plan or the family plan. The family plan includes the student, the student's spouse or spousal equivalent partner, and unmarried dependent children under 19 years of age, as well as their unmarried dependent children under 19 years.
- The enrollment period from October 1, 2008 to September 30, 2009 is fixed: there are no cancellations during this period. Coverage continues for the enrollment period even if the subscriber leaves MIT.
- The annual cost of the plan is charged to the subscriber's MIT student account in a single payment, due in November 2008.
- Coverage in the dental plan must be renewed annually.

	In-Network Coverage	Out-of-Network Coverage [including MIT Dental Office]
Diagnostic and preventative services (i.e., regular exams, teeth cleanings, X-rays)	\$0 deductible, 100% coverage	Paid up to 80% of the maximum fee allowance or dentist charge whichever is less
Restorative services (i.e., fillings, oral surgery, root canals)	Services offered at discounted rates	No coverage
Prosthetic and other services (i.e., dentures, crowns)		
Cost	Individual Plan	\$225.96 annually (\$18.83/month)
	Family Plan	\$571.44 annually (\$47.62/month)

- **Note:** Delta Dental's network of providers (in-network coverage) includes hundreds of dentists within a five-mile radius of MIT. The subscriber may obtain some diagnostic and preventative services from dentists outside the network (out-of-network coverage) with less favorable reimbursement rates. Note that coverage at MIT Dental is considered out-of-network.
- **Frequency limitations and exclusions:**
For in-network providers, the plan covers regular exams, cleanings, and X-rays twice a year and a discounted rate for all other services.

For further information

- For questions about the plan's details, contact customer service at Delta Dental of Massachusetts at 1.800.872.0500 (reference group number 9998) or visit their website at www.deltadentalma.com.
- For general questions about billing or enrollment, contact the Office of the Dean for Graduate Education at 1.617.253.4860.