Student Dental Insurance Report, February 2018
Yale Graduate Student Assembly (GSA)
Written and Compiled by Susan Pratt

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I. Background

Insurance is an investment made to mitigate any financial burden that may occur due to an unexpected medical emergency. While some insurance policies are required by law (e.g., medical insurance), dental insurance is not required for those over the age of 19. As a result, people generally have three options for financially managing their dental care: 1) purchase dental insurance; 2) purchase a dental discount plan; 3) be uninsured. The three options are presented below.

**Dental Insurance:** This first option typically has the highest upfront cost, but can provide the most coverage and provide access to a larger network of dentists than may be available with a dental discount plan. If using in-network providers, a traditional dental insurance plan may provide 100% coverage for preventive and diagnostic (P&D) procedures (e.g., cleanings, exams and x-rays), 80% coverage for basic procedures (e.g., fillings), and 50% coverage for major procedures (e.g., crowns). There may be a benefit maximum, and a deductible for non-P&D procedures. Some plans also include waiting periods before the insured can access some of the benefits (e.g., some individual dental insurance plans employ 6-month waiting periods for basic services coverage and 12-month waiting periods for major services coverage).

**Dental Discount Plan:** This option’s upfront cost is not as high as that of the first option. For a relatively small fee, one can access discounts (plan and provider-dependent discounts) for various dental procedures. There are no benefit maximums, and usually no waiting periods. These are only discounts though, and one can expect to pay for at least half of the cost of the dental procedures done in addition to the cost of the plan itself. Moreover, the number of providers that accept a particular discount plan can be extremely limited.

**Uninsured:** Of the three options listed, this is the riskiest one. No initial investments are made though, which means there is no upfront cost for this option. If one has good dental health and no unexpected dental problems arise, then this is the cheapest option. If, however, an unexpected, major dental problem does occur (i.e., one needs a root canal and crown), then the cost of fixing the problem is 100% out-of-pocket.

II. Yale Graduate & Professional Student Dental Plan (Group 04255)

While the Yale Graduate & Professional Student Dental Plan is less than a decade old, its history shows that it has been fairly inconstant (see below for timeline of plan changes). The plan is primarily a preventive & diagnostic dental plan. It includes a single benefit that falls under the basic procedures category – fillings, and this benefit is only accessible after a 12-month waiting period.
Yale Student Dental Plan Timeline

10/1/2010  Yale Graduate & Professional Student Dental Plan begins as preventive and Diagnostic (P&D) plan

10/1/2013  Add 80% filling coverage for PPO dentist claims only

10/1/2014  Reduce unlimited benefit maximum to $1000/year (P&D claims excluded)

10/1/2015  Reduce Premier and Out-of-Network (OON) Coverage from 70% to 60%
Add $25/$50 deductible (waived for P&D claims in PPO network, but applicable to all procedures for Premier and OON claims)

10/1/2016  1st yr enrollment:  P&D services only
No deductible when seeing PPO dentist
Deductible increases to $35/$70 for Premier and OON
Unlimited benefit year maximum

2nd yr enrollment:  Add 80% filling coverage for PPO network and 50% for Premier and OON
$25/$50 deductible for PPO and $35/$70 for Premier/OON $1000/year benefit maximum

The graduate and professional student dental insurance plan was first secured and offered to the students in the fall of 2010. Figure 1 displays the annual premiums and enrollment numbers starting from when the plan began. Initially, the plan was purely preventive and diagnostic in design, costing students $140.04 for the entire year. The number of graduate and professional students that enrolled that year was just under 2000 students. In the two subsequent plan years, the premiums increased and enrollment decreased. In 2013, the plan was slightly improved and saw the addition of a fillings benefit (80% coverage for PPO) and a $1000 benefit maximum. This plan cost $177.84. The response was positive, as indicated by the increase in enrollment. The following year saw another increase in enrollment, along with another increase in the premiums. It became clear at the annual meeting with Delta Dental, that the plan was seeing high utilization, and that the graduate and professional student group was not profitable for Delta Dental. As such, the premiums increased again, and in the fall of 2015, enrollment was at its lowest with a total of 1479 enrollees. In the following summer meeting, June 2016, student government representatives from the Graduate Student Assembly (GSA) and the Graduate and Professional Student Senate (GPS Senate) met with Delta Dental to negotiate the plan. During this meeting, the Delta Dental representative informed the students that their group was entering a “death spiral” (i.e., premiums were increasing rapidly due to changes in the group → as premiums increased, low risk people were leaving the plan, and high risk people were purchasing the plan). To get the group out of this “death spiral” situation, Delta Dental devised a
plan that incorporated a 12-month waiting period with the students’ sole basic procedures benefit. This plan allowed the graduate and professional students to keep the fillings benefit at 80% coverage with a zero increase in the premiums, but with the cost of a 12-month waiting period on the fillings benefit. In summer 2017, the representatives met with Delta Dental again. Delta Dental was pleased that enrollment had increased and felt that the graduate and professional student group was now out of the “death spiral”. They provided the GSA and Senate with several plan options: traditional plans with varying benefit maximums, the existing plan with improved Premier/non-PPO network coverage, and the existing plan with no modifications. They were unwilling to provide the option of removing the waiting period on the current plan though, as they strongly believed that this would lead the group right back into the “death spiral”.

Figure 1. Overlay of the number of enrolled graduate & professional students since the inception of the student dental plan with individual premiums for each plan year.

III. Recent Work to Improve Student Dental

The student response to the dental plan has been extremely negative, especially toward the waiting period for the fillings benefit. The GSA and Senate have received numerous emails from students expressing their frustrations, and the GSA representatives have additionally heard their constituents voice their concerns regarding the inadequacy of the plan at their annual department meetings. Below is the work that we have done so far to try to improve the student dental insurance offered.
1) Last year (2016-2017), GSA and Senate worked with Yale Health to determine the feasibility of rolling out an opt-out dental plan to increase the risk pool, increase benefits and decrease premiums. It was determined in late spring 2017 that the decrease in annual premiums for each person would be too small to warrant the major changes necessary to enact the plan. To reach this conclusion, Yale Health administrators consulted with Willis Towers Watson and worked with Delta Dental. The administrators assumed that the number of students that would enroll in an opt-out dental plan would be the same as the number that enrolls in the hospitalization and specialty coverage. At the time of the discussion, this number was approximately 7,700. Using this number, Delta Dental determined what the new monthly premiums would be given the dental plan that was provided in the 2016-2017 period (this was the plan with the 12-month waiting period for fillings coverage). Delta Dental determined that with the numbers provided, students would see a mere $4 savings on the annual premium (J. Franssen, Associate Director Finance & Business Operations, Yale Health Center, personal communication, October 24, 2017).

2) GSA collected information from local dentists, and provided other related information to the graduate student body to aid in students’ decisions on whether or not to purchase the dental plan (August/September 2017). The documents circulated can be found at the end of this report.

3) GSA and Senate met with Steven Lepowsky (Senior Associate Dean for Education and Patient Care, and Associate Professor & Chair, Division of General Dentistry at University of Connecticut of Dental Medicine) to discuss the possibility of a formal relationship with UConn that could lead to the formation of an internal dental plan for Yale graduate and professional students. While talks initially appeared to be very promising, communication suddenly stopped and students were unable to further communicate with UConn to pursue options discussed in August 2017.

4) GSA reached out to the Yale New Haven Hospital Department of Dentistry, and has been in contact with the dental program administrator in the department. Again, initial discussions have been positive thus far, but more work is needed to determine what a formal partnership between the department and the students might look like, and to assess the feasibility of the partnership.

IV. Peer Institutions

We compared the student dental plan offered to Yale students, to those plans offered by Yale’s peer institutions. We chose to look at Ivy League schools and several other peer institutions. The Ivy League schools are the shaded rows in Table 1. Of the schools listed, those institutions in California offer opt-out dental plans, while the rest are opt-in dental insurance plans. The exception to this is Dartmouth University, which does not offer a dental insurance plan. They do,
however, offer a dental savings plan called Basix Dental Savings Program. If a Dartmouth student purchases Dartmouth’s student group health plan, then the dental savings plan is included in this. Although not listed in the table, this savings plan is also provided by Brown University for students purchasing their student health insurance plan. Unfortunately, Basix would not likely be a good option for Yale students, as a recent search online revealed that there is only a handful of dentists in New Haven that accept it.\(^1\)

Of the universities listed in the table, Princeton at first glance appears to provide the cheapest dental plan for all of its students at an annual premium of $76. This plan is a DHMO though, and thus may have a smaller network of dentists than plans that are PPO-type plans. The university that provides the best dental insurance plan for its students is Brown University. Brown subsidizes the cost of dental insurance for its students. For an annual premium of $277.92, students obtain a mostly traditional dental insurance plan that has an annual maximum benefit allowance of $1500. What’s more, Brown provides paid dental insurance to all of its active PhD students (it does not matter what department the graduate student is in (C. Moan, Insurance & Purchasing Services, Brown University, personal communication, January 22, 2018)). If the active PhD student has dependents, then the student is only responsible for paying for the additional coverage. See Table 1 for a summary of dental plans offered by the other peer institutions. A final note on this, is that Yale is the only institution listed below that offers a plan containing a waiting period for a benefit. Of the universities offering dental insurance, Yale is also the only institution to not offer students a plan that provides any sort of discount or benefit for the majority of basic and major services.

| University                      | Plan Provider                            | Premium (Annual) | Deductible | Annual Max | P&D Basic | Major | Coverage
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Brown</td>
<td>Delta Dental</td>
<td>277.92(^2)</td>
<td>50</td>
<td>1500</td>
<td>100%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>California Institute of Technology(^3)</td>
<td>Delta Dental</td>
<td>118</td>
<td>50</td>
<td>1500</td>
<td>Table of Allowances</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Columbia</td>
<td>ColumbiaDoctors Dentistry</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>100% (1/yr)</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td></td>
<td>ColumbiaDoctors Dentistry</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>100% (1/yr)</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td>ColumbiaDoctors Dentistry</td>
<td>180</td>
<td>N/A</td>
<td>N/A</td>
<td>100% (2/yr)</td>
<td>25%</td>
<td>25%</td>
</tr>
<tr>
<td>Aetna Dental PPO</td>
<td>Aetna Dental PPO</td>
<td>Unexpectedly Withdrawn Aug. 28(^{th}), 2017</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cornell</td>
<td>Ameritas Life Insurance Corp. of New York</td>
<td>278</td>
<td>50</td>
<td>750</td>
<td>100%</td>
<td>80%</td>
<td>50%</td>
</tr>
<tr>
<td>Dartmouth</td>
<td>N/A – Offer Dental Savings Plan: Basix</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Harvard</td>
<td>Blue Cross Blue Shield of Massachusetts</td>
<td>493</td>
<td>50</td>
<td>1500</td>
<td>100%</td>
<td>60%</td>
<td>40%</td>
</tr>
</tbody>
</table>

Of the universities listed in the table, Princeton at first glance appears to provide the cheapest dental plan for all of its students at an annual premium of $76. This plan is a DHMO though, and thus may have a smaller network of dentists than plans that are PPO-type plans. The university that provides the best dental insurance plan for its students is Brown University. Brown subsidizes the cost of dental insurance for its students. For an annual premium of $277.92, students obtain a mostly traditional dental insurance plan that has an annual maximum benefit allowance of $1500. What’s more, Brown provides paid dental insurance to all of its active PhD students (it does not matter what department the graduate student is in (C. Moan, Insurance & Purchasing Services, Brown University, personal communication, January 22, 2018)). If the active PhD student has dependents, then the student is only responsible for paying for the additional coverage. See Table 1 for a summary of dental plans offered by the other peer institutions. A final note on this, is that Yale is the only institution listed below that offers a plan containing a waiting period for a benefit. Of the universities offering dental insurance, Yale is also the only institution to not offer students a plan that provides any sort of discount or benefit for the majority of basic and major services.
<table>
<thead>
<tr>
<th>University</th>
<th>Plan Provider</th>
<th>Premium (Annual)</th>
<th>Deductible</th>
<th>Annual Max</th>
<th>P&amp;D</th>
<th>Coverage</th>
<th>Basic</th>
<th>Major</th>
</tr>
</thead>
<tbody>
<tr>
<td>Massachusetts Institute of Technology[^8]</td>
<td>Blue Cross Blue Shield of Massachusetts</td>
<td>397.20</td>
<td>50</td>
<td>1500</td>
<td>100%</td>
<td>80%**</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Princeton[^9]</td>
<td>Cigna (DHMO)</td>
<td>76</td>
<td>N/A</td>
<td>N/A</td>
<td>Patient Charge Schedule</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stanford[^10]</td>
<td>Delta Dental</td>
<td>570.96</td>
<td>25</td>
<td>2000</td>
<td>100%</td>
<td>80%</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>University of Chicago[^11]</td>
<td>Delta Dental (PPO)</td>
<td>323.75</td>
<td>0</td>
<td>500</td>
<td>100%</td>
<td>Fillings</td>
<td>100%</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>United Healthcare (PPO Low Plan)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Fee/Service</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cigna (DHMO)</td>
<td>274.56</td>
<td>N/A</td>
<td>N/A</td>
<td>100%</td>
<td>Fee/Service</td>
<td></td>
<td></td>
</tr>
<tr>
<td>University of Pennsylvania[^12]</td>
<td>Penn Dental Plan</td>
<td>429</td>
<td>50</td>
<td>1500</td>
<td>100%</td>
<td>80%</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>Yale[^13]</td>
<td>Delta Dental</td>
<td>224.04</td>
<td>25</td>
<td>1000</td>
<td>100%</td>
<td>Fillings</td>
<td>80%***</td>
<td>0%</td>
</tr>
</tbody>
</table>

Table 1. Dental plan provisions by institution. Premiums/deductibles/benefit maximums are shown only for individual plans. P&D stands for preventive and diagnostic services. Annual max is the maximum amount that the insurance plan will cover for the entire year. Additional notes for each institution can be found at the end of the report.

[^8]: $0 for active PhD students
[^9]: MIT lists coverage for P&D and basic services, though some of the services under the ‘basic’ category could be considered ‘major’ services under other plans
[^10]: 12-month waiting period before one can access the fillings benefit
[^11]: 12-month waiting period before one can access the fillings benefit
[^12]: 12-month waiting period before one can access the fillings benefit
[^13]: 12-month waiting period before one can access the fillings benefit

V. Recommended Solutions

We recommend that Yale subsidize the student dental plan. Yale currently subsidizes dental plans for its faculty and postdoctoral associates and fellows. Dental insurance for postdocs is subsidized roughly at 31%, and appears to be determined based on how much one makes.

Given the size of graduate student stipends, subsidization of the dental plan would allow students to purchase a more traditional plan at a reasonable cost. Subsidization of student dental plans is not unprecedented. As mentioned in the Peer Institution section of this report, Brown University subsidizes the cost of the dental plan offered to their students, and the university provides paid dental insurance to all active PhD students. During the most recent meeting with Delta Dental, the GSA and Senate were provided with four pricings for a ‘traditional’ plan with four different maximum benefit allowances. These can be found at the end of the document. Looking at these, and assuming the university receives no deal with Delta Dental on the plan, we created the table below (Table 2) to look at hypothetical costs of the plan to the students and to Yale. If we were to go with the plan with the $1500 benefit maximum (Plan B) and 50% subsidy, then the annual premium for each student would be $290.46, which would be a more reasonable cost and plan combination as compared to what students have
now. If we assume that 2000 students enrolled, then at the 50% subsidy level this would cost the university roughly $580,920 for the year (Table 3).

<table>
<thead>
<tr>
<th>Plan</th>
<th>Annual Premium</th>
<th>Yale Contribution (%) and Amount Student Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>50%</td>
<td>40%</td>
</tr>
<tr>
<td>A</td>
<td>521.16</td>
<td>260.58</td>
</tr>
<tr>
<td>B</td>
<td>580.92</td>
<td>290.46</td>
</tr>
<tr>
<td>C</td>
<td>612.96</td>
<td>306.48</td>
</tr>
<tr>
<td>D</td>
<td>629.28</td>
<td>314.64</td>
</tr>
</tbody>
</table>

Table 2. Plans priced are traditional dental insurance plans, and are identical except for their maximum benefit values. The maximum values for each plan are as follows: A = $1000, B = $1500, C = $2000, D = $2500. Plans priced at a 31.13% subsidy instead of 30% so as to match what postdocs receive. Shaded region is referred to in text. (Values in US $)

<table>
<thead>
<tr>
<th>Plan</th>
<th>50%</th>
<th>40%</th>
<th>31.13%</th>
<th>0%</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>521160</td>
<td>416928</td>
<td>324474.22</td>
<td>0</td>
</tr>
<tr>
<td>B</td>
<td>580920</td>
<td>464736</td>
<td>361680.79</td>
<td>0</td>
</tr>
<tr>
<td>C</td>
<td>612960</td>
<td>490368</td>
<td>381628.90</td>
<td>0</td>
</tr>
<tr>
<td>D</td>
<td>629280</td>
<td>503424</td>
<td>391789.73</td>
<td>0</td>
</tr>
</tbody>
</table>

Table 3. Plans priced are same as in Table 2. Table is of hypothetical costs to Yale University if it were to subsidize dental insurance plans for students at the levels shown. Assume 2000 enrollees for calculations. Shaded region is referred to in text. (Values in US $)

By making affordable, comprehensive dental insurance plans accessible to graduate students, the university helps decrease the amount of time and stress that accompanies searching for and selecting these plans. This allows students to focus on their work and studies. The current student group plan was a great start. However, it is inadequate as a dental insurance plan, falling short of what peer institutions offer to their students. There needs to be changes to improve what is being offered to the students.
Acknowledgements

Thank you to the members at Yale Health for working alongside us - from helping to coordinate the meetings with Delta Dental each year, to setting up enrollment, and to researching viable options for us to improve the dental plan for graduate students. Special thanks goes to GPS Senate members Jack Zhao and Edward Courchaine for their efforts to improve student dental.

[1] https://www.basixstudent.com/#/app/
[3] https://benefits.caltech.edu/health/students/dental
[8] https://medical.mit.edu/gsdp
[13] https://gradprofdenteye.yale.edu/
**Local New Haven Dentist Information**  
(Sent to graduate students September 2017)

**IMPORTANT:**  
All information below is being provided to you to inform you of the approximate costs for preventive and diagnostic services at some of the local New Haven dental offices/clinics when one does not have dental insurance. This is to serve as an aide as some of you make a decision of whether or not to buy the G&P dental plan this year. Some of the prices listed are only rough approximates. Additionally, the information collected was effective on the date of collection, but could change at any time. All dental offices listed here were accepting new patients at the time of the data collection. If you are interested in any of the local dentists that have been listed below, please call them directly to learn more about their services, costs of services and/or to set up an appointment.

**Key:**  
1\textsuperscript{st} visit = comprehensive exam, cleaning, x-rays (could be panoramic or bitewing)  
2\textsuperscript{nd} + visit = periodic/routine visit – usually includes just exam and cleaning unless otherwise noted

<table>
<thead>
<tr>
<th>Dental Office</th>
<th>Phone Number</th>
<th>1\textsuperscript{st} Visit Details</th>
<th>2\textsuperscript{nd} + Visit Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Columbia Dental</strong></td>
<td>(203-782-0111)</td>
<td>New patient special, $166</td>
<td>$200</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Returning patient, $275</td>
<td></td>
</tr>
</tbody>
</table>
| **Comprehensive Dental Health** | (203-624-5515) | As a new patient/student, receive 50\% discount on comprehensive exam  
Exam = \$50, cleaning = \$98, bitewing x-rays = \$69  
Total = \$217  
(If pay with cash/check, save 10\%, and final price \textless{}\$195.) | Exam + cleaning = \$148  
(If pay with cash/check, save 10\%, and final price \textless{}\$133.) |
| **Dr. Dental**                | (203-850-7900)   | New patient special of \$57                                                                          | \$88                                 |
| **East Rock Dental, LLC**     | (203-777-8436)   | Comprehensive exam, cleaning and 2 bitewing radiographs  
Including discount, total = \$242.                                                                  | Exam + cleaning = \$154 (discount included) |
Note: Offers a 5% discount on all other procedures if paid with cash or check only at time of service

**Horizon Dental Group** (203-859-5239)

1st visit: New patients: Exam, cleaning and 4 bitewing x-rays = $57

**Levy Dental Group** (203-865-2245)

1st visit: Comprehensive exam, cleaning and full-mouth x-rays
Total is roughly $400.
If have had full-mouth x-rays done recently elsewhere, have them sent in so that they do not need to be repeated – save roughly $180 then.

2nd+ visit: Exam + cleaning = $186

Note: For non-routine work/treatment, you can receive a prepayment cash discount of 5%.

**Long Wharf Dental Group** (203-764-2386)

1st visit: Exam, cleaning and x-rays, $221

2nd+ visit: Exam + cleaning = $121

Note: Offer discounts ranging from 15%-20% for Yale graduate students only (no discounts for professional students).

**New Haven Dental Group** (203-781-8051)

1st visit: Comprehensive exam, cleaning and full-mouth x-rays
Total = $423
If have had full-mouth x-rays done recently elsewhere, then just need comprehensive exam, cleaning and bitewing x-rays, total = $350.

2nd+ visit: Exam = $67, cleaning = $142
Total = $209

Note: When you pay at the time of service, you can receive a 5% discount.

They offer their own in-house dental discount plan for $100/year. If you are on this plan, then you can receive various savings, such as 20% discount on cleanings and 15% discount on restorative work.

** If you are on the G&P dental plan, and are in your first year of enrollment on the plan (i.e., you do not have the fillings benefit), this dental office will provide a
discount for fillings. The discount is based on their negotiated rates with Delta Dental.

Quigley Family & Dentistry (203-865-0927)
1st visit: Exam, cleaning and x-rays, total between $300 and $350

Note: If you are a student without dental insurance, and pay in full at the time of services using:
(1) cash/check, receive 10% discount
(2) credit card, receive 8% discount

Yale New Haven Dental Services (203-688-2464)
1st visit: Exam = $113, cleaning = $127 and full-mouth x-rays = $175
Total = $415
Discounted price* = $186.75

2nd+ visit: Exam = $72 and cleaning = $57.15
Total = $129.15
Discounted price* = $89.55
If visit includes bitewing x-rays ($85), total = $214.15 with a discounted price* of $127.80.

Note: If you are self-paying (i.e., no dental insurance), then you will receive a 55% discount on ALL dental services! This means that you can receive this discount on all preventive & diagnostic procedures, as well as all basic and major procedures. Furthermore, if you meet certain requirements, then you can apply for Discounted Care - this would provide you with deeper discounts. For this, you would need to make an appointment first, and then fill out the application.
Individual Dental Insurance Plan Information
(Sent to graduate students September 2017)

Another option, aside from purchasing the G&P Dental Plan (or purchasing no plan whatsoever), is to purchase an individual dental insurance plan or a discount plan. Such plans can be found using sites such as the following:

https://www.dentalplans.com/dentalsearch

https://www.ehealthinsurance.com/dental-insurance

Please **do your research before purchasing** any of these! It is up to you to make sure that the plan you are looking at purchasing is accepted at the dentists that you are a patient of (or planning on becoming a patient of). Moreover, you must determine whether a discount plan or an insurance plan is best for you. A discount plan is typically cheaper than an insurance plan, and as its category indicates, is a plan that can offer discounts on various dental services. However, what these discounts are is dependent on the dentist that you end up seeing.

Below I’ve copied and pasted a sample quote for an individual dental insurance plan found for an individual, 27 year old, nonsmoking male looking for coverage in the 06510 zip code area:

<table>
<thead>
<tr>
<th>Plan name</th>
<th>Deductible</th>
<th>Annual Max.</th>
<th>Coinsurance</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cigna Dental 1000</td>
<td>$50 Per Person / $150 Per Family</td>
<td>$1000 Per Person</td>
<td>Preventive: You pay $0 Basic: You pay 20% of the provider's contracted fee (after deductible) Major: You pay 50% of the provider's contracted fee (after deductible) Orthodontia: You pay 100% of the provider's contracted fee ***</td>
<td>$25.00</td>
</tr>
</tbody>
</table>

The above sample plan would have a 6 month waiting period on basic services and a 12 month waiting period on major services. The total (annual) premium in the example would then be $300.
Additional Notes on Peer Institutions:

**Brown:** Range of benefits provided. Brown provides its students with dental subsidies, and actually provides active PhD students with paid dental insurance (https://www.brown.edu/academics/gradschool/courses-manual/health-insurance). They also offer the Basix Savings Plan (cost of this program is incorporated into cost of the Student Health Insurance Plan - so all students enrolled in this health plan automatically have access to the Basix Savings Plan).

**Caltech:** Opt-out plan. Provides table of allowances (what Delta Dental will cover - anything left over is paid by the insured)

**Columbia:**
1) Coverage provided with copay of $10 (runs more like a discount plan)
2) Coverage provided with copay of $20 (runs more like a discount plan)
3) No copays
4) Plan was stopped due to administrative issues, but websited claimed it would be available again that semester (fall 2017). Offered Aetna Vital Savings Plan in place of this.
5) As of January 2018, no longer see Aetna dental insurance. Instead, Ameritas Dental & Vision Plan is being offered (goes from 01/01/2018 – 08/14/2018) (has a dental school)

**Cornell:** No additional notes

**Dartmouth:** Basix Savings Plan included in cost of Dartmouth Student Group Health Plan (i.e., anyone enrolled in the health plan, automatically pays for and has access to the Basix Savings Plan). No dental insurance plan offered.

**Harvard:** Has maximum rollover benefit; also offers fee for service procedures through Harvard dental services (has a dental school)

**MIT:** Has benefit rollover like Harvard’s plan

**Princeton:** Has a detailed patient charge schedule (cheapest plan of those offered by peer institutions, except for Brown’s offering to active PhD students)

**Stanford:** Opt-out plan

**U of Chicago:** No additional notes

**UPenn:** Free electric toothbrush for new enrollees (has a dental school)

**Yale:** Waiting period of 12-months on fillings benefit.
Plan A

Yale Graduate & Professional Student Dental Plan
1000 Max Plan
Group No. 04255

Proposed Fully Insured Delta Dental PPO® plus Premier® Program Program and Monthly Rates

<table>
<thead>
<tr>
<th><strong>Calendar Year Deductible</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Person</td>
<td>$50</td>
</tr>
<tr>
<td>Family Aggregate Maximum</td>
<td>$100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Preventive &amp; Diagnostic (No Deductible)</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Exams, Cleanings, Bitewing x-rays</td>
<td>100%</td>
</tr>
<tr>
<td>Fluoride Treatment, Sealants</td>
<td>100%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Remaining Basic (After Deductible)</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Fillings, Extractions, Root Canals(Endodontics)</td>
<td>80%</td>
</tr>
<tr>
<td>Periodontics, Oral Surgery, Repair of Dentures</td>
<td>80%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Crowns &amp; Prosthodontics (After Deductible)</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Crowns &amp; Gold Restorations, Bridgework</td>
<td>50%</td>
</tr>
<tr>
<td>Full &amp; Partial Dentures, Implants</td>
<td>50%</td>
</tr>
</tbody>
</table>

| **Calendar Year Maximum (per person)** | $1,000 |

<table>
<thead>
<tr>
<th><strong>Proposed Rates</strong></th>
<th><strong>One Year Rates</strong></th>
<th><strong>Two Year Rates</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Single</strong></td>
<td>$43.43</td>
<td>$44.87</td>
</tr>
<tr>
<td><strong>Employee + 1</strong></td>
<td>$76.85</td>
<td>$79.39</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>$117.23</td>
<td>$121.09</td>
</tr>
</tbody>
</table>

Proposed rates are valid for enrollment on October 1, 2017.

Prepared by Matthew Rohde, CLU®, RHU®

6/9/2017
Plan B

Yale Graduate & Professional Student Dental Plan
1500 Max Plan
Group No. 04255

Proposed Fully Insured Delta Dental PPO® plus Premier® Program Program and Monthly Rates

Calendar Year Deductible
Per Person $50
Family Aggregate Maximum $100

Preventive & Diagnostic (No Deductible)
Exams, Cleanings, Bitewing x-rays 100%
Fluoride Treatment, Sealants 100%

Remaining Basic (After Deductible)
Fillings, Extractions, Root Canals(Endodontics) 80%
Periodontics, Oral Surgery, Repair of Dentures 80%

Crowns & Prosthodontics (After Deductible)
Crowns & Gold Restorations, Bridgework 50%
Full & Partial Dentures, Implants 50%

Calendar Year Maximum (per person) $1,500

<table>
<thead>
<tr>
<th></th>
<th>Proposed Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>One Year Rates</td>
</tr>
<tr>
<td>Single</td>
<td>$ 48.41</td>
</tr>
<tr>
<td>Employee + 1</td>
<td>$ 85.67</td>
</tr>
<tr>
<td>Family</td>
<td>$ 130.69</td>
</tr>
</tbody>
</table>

Proposed rates are valid for enrollment on October 1, 2017.

Prepared by Matthew Rohde, CLU®, RHU®

6/9/2017
Yale Graduate & Professional Student Dental Plan
2000 Max Plan
Group No. 04255

Proposed Fully Insured Delta Dental PPO™ plus Premier® Program Program and Monthly Rates

Calendar Year Deductible
- Per Person: $50
- Family Aggregate Maximum: $100

Preventive & Diagnostic (No Deductible)
- Exams, Cleanings, Bitewing x-rays: 100%
- Fluoride Treatment, Sealants: 100%

Remaining Basic (After Deductible)
- Fillings, Extractions, Root Canals (Endodontics): 80%
- Periodontics, Oral Surgery, Repair of Dentures: 80%

Crowns & Prosthodontics (After Deductible)
- Crowns & Gold Restorations, Bridgework: 50%
- Full & Partial Dentures, Implants: 50%

Calendar Year Maximum (per person): $2,000

<table>
<thead>
<tr>
<th>Proposed Rates</th>
<th>One Year Rates</th>
<th>Two Year Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$ 51.08</td>
<td>$ 52.78</td>
</tr>
<tr>
<td>Employee + 1</td>
<td>$ 90.40</td>
<td>$ 93.38</td>
</tr>
<tr>
<td>Family</td>
<td>$ 137.89</td>
<td>$ 142.44</td>
</tr>
</tbody>
</table>

Proposed rates are valid for enrollment on October 1, 2017.

Prepared by Matthew Rohde, CLU®, RHU®

6/9/2017
Plan D

Yale Graduate & Professional Student Dental Plan
Current Yale Management Plan
Group No. 04255

Proposed Fully Insured Delta Dental PPO® plus Premier® Program Program and Monthly Rates

**Calendar Year Deductible**
- Per Person $50
- Family Aggregate Maximum $100

**Preventive & Diagnostic (No Deductible)**
- Exams, Cleanings, Bitewing x-rays 100%
- Fluoride Treatment, Sealants 100%

**Remaining Basic (After Deductible)**
- Fillings, Extractions, Root Canals(Endodontics) 80%
- Periodontics, Oral Surgery, Repair of Dentures 80%

**Crowns & Prosthodontics (After Deductible)**
- Crowns & Gold Restorations, Bridgework 50%
- Full & Partial Dentures, Implants 50%

**Calendar Year Maximum (per person) $2,500**

<table>
<thead>
<tr>
<th></th>
<th>Proposed Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>One Year Rates</td>
</tr>
<tr>
<td>Single</td>
<td>$ 52.44</td>
</tr>
<tr>
<td>Employee + 1</td>
<td>$ 92.81</td>
</tr>
<tr>
<td>Family</td>
<td>$ 141.57</td>
</tr>
</tbody>
</table>

Proposed rates are valid for enrollment on October 1, 2017.

Prepared by Matthew Rohde, CLU®, RHU®

6/9/2017