







Dental Insurance

BG 10-18-2021

Dental Insurance

UA Dental Plan

Similar to our medical plan, our dental plan is self funded and self insured

- UA contracts with a Third Party Administrator, Arkansas Blue Cross and Blue Shield, to pay claims
- See rate sheet for premium cost, found at our web site, hr.uams.edu



Dental Benefits

Covers 2 routine visits/cleanings per year

(Certain medical conditions qualify for additional cleanings). Includes periodic exams, x-rays, cleanings, sealants for children. You pay zero.

Then \$50 annual deductible is applied before additional benefits are paid.

- 80% coverage on restorative services (e.g., fillings, extractions)
- 50% coverage on major services (e.g., dentures, bridges, crowns, implants)
- \$1,750 maximum annual benefit per individual. But "carry-over" benefit may allow you to increase the maximum by an additional \$1,500 (e.g., use less than \$750 of benefits in one year, carry over \$375 into next year).

University of Arkansas for Medical Sciences

Orthodontia

- Plan covers braces for children under age 18
- Plan pays 50% of costs, up to \$2,000 lifetime limit per child
- Refer to Dental Benefit Summary for details on how claims are paid for orthodontia, including treatment already in progress. Located at www.benefits.uasys.edu.



Choosing a Dentist

- Make sure your dentist is in the Select PPO Plus network of Arkansas Blue Cross and Blue shield. 90% of dentists in Arkansas are in-network. If you use an out-of-network dentist you will still receive benefits, but at a reduced rate.
- Visit <u>www.uasdental.blueadvantagearkansas.com</u> to find a dentist



Adding Children to Your Dental Plan



- If you already have a child covered under your dental plan and have a new baby, go ahead and add your newborn. Your premium cost does not change if you already have another child covered.
- But if this is your first child, and presumably they are born without teeth, you can wait until a future open enrollment to add them, perhaps when they are 2 years old.



Dental Card

- Ark. Blue Cross and Blue Shield will send you an ID card with a unique ID number
- Show this card to your dentist so they may file a claim electronically through ABCBS's website. But don't worry if you don't have your card, as your dentist can also file a claim with your SSN.
- Once your coverage begins, register as a Subscriber at ABCBS's website to view benefits and claim status







Campus Dental Services

UAMS Oral Health Clinic

- Full service dental clinic
- In-network under Ark. Blue Cross/Blue Shield, other insurance also accepted
- Appointments (501) 526-7619



Benefit Questions

 Call Human Resources at (501) 686-5650

HR



- Visit the Office of Human Resources Monday-Friday, 7:30 - 4:30 located on 4th floor, wing C of Central Building
- Send an email to AskHR@uams.edu
- Visit our web site at <u>www.hr.uams.edu</u> or the UA System website at <u>www.uasys.edu</u>

