

Dental Insurance



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

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 (fillings, extractions)
 - 50% coverage on major services (dentures, bridges, crowns, implants)
 - \$1,500 maximum annual benefit per individual. But “carry-over” benefit may allow you to reach a special \$3,000 maximum annual benefit in the future (e.g. use less than \$750 of benefits in one year, carry over \$375 into next year)

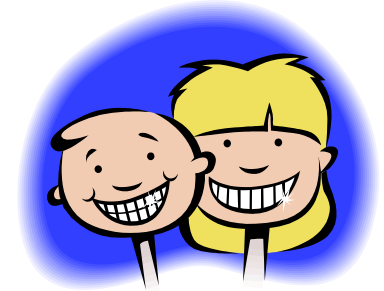
Orthodontia

- 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** found on our website for details on how claims are paid for orthodontia, including treatment already in progress

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 not, you will still receive benefits, but at a reduced out-of-network rate.
- Visit **uasdental.blueadvantagearkansas.com** to find a dentist

Adding Children to Your Dental Plan



- Our plan lets you add children at any time up through their 3rd birthday
- But if you pre-tax your dental premiums as most employees do, IRS rules don't allow you to make a change in the middle of a tax year. You would have to add your child at the end of year before they reach age 3. Coverage would take effect Jan 1 of new calendar year.
- Easy rule of thumb: **check with Human Resources when your child turns 1 or 2**

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 a card is not necessary 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
- Delta Dental network preferred provider, other insurance also accepted
- 1st floor of the Shorey Building, near the UAMS Gift Shop
- Appointments (501) 526-7619

Benefit Questions



- Call HR/Employee Services at (501) **686-5650**
- 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 **www.hr.uams.edu**