

Dental Coverage

Beginning January 1, 2017 the cap on Faculty Practice will be increased as follows: one hundred percent (100%) (no cap) for the first one thousand dollars (\$1,000) and eighty percent (80%) for the next two thousand dollars (\$2,000) for each year. There will also be a category added for services in the Graduate Student Clinic. The benefit schedule will be adjusted as follows:

Benefits provided include but are not limited to:

Prophylaxes, Examinations, X-rays, Pedodontics (children up to thirteen (13) years old – prophylaxis, examinations, x-rays), Amalgams, Composites, Pedodontics (children up to thirteen (13) years old), Pedodontics (children up to thirteen (13) years old – space maintenance, habit appliances), Peridontics, Oral Surgery, Endodontics, Crowns, Inlays/Onlays, Partial Dentures, Complete Dentures, Fixed Bridges, Implants.

In addition to the above, Orthodontic Benefits will be provided at one hundred percent (100%) subject to a separate lifetime cap of two thousand five hundred dollars (\$2,500).

All treatment must be rendered at University of Detroit Mercy Clinics. There are no deductibles for dental coverage. The benefit year will be January 1 through December 31. Treatment in Student Practice or Graduate Student Practice does not have an annual cap. The annual cap applied to services in Faculty Practice will be replenished every January 1. Regardless of whether a service(s) performed by a faculty instructor continues into the following benefit year, all services performed in the new benefit year will be subject to the annual cap. If an employee is covered by any other dental plan the University Dental Plan will act as secondary coverage. Standard insurance exclusions will apply, i.e., frequency or payments for exams, x-rays, prophylaxes, fluoride, and fixed and removable prosthetics. If a treatment plan calls for more than one fixed bridge in and arch, the plan will make a payment allowance for a partial denture.

In order to be eligible for benefits, an employee must present a current University ID card. All benefits terminate at the time of employment termination.

Any questions regarding the Dental Plan coverage should be directed to Clinical Financial Services at the Dental School: 494-6711. Questions regarding appointment scheduling should be directed to the Appointment Center at 494-6700.