0710.11 Dental Insurance

New in 2022
Northeast Delta Dental - Group # 000063484

In 2022, Northeast Delta Dental will be replacing Cigna as our dental insurance!

Northeast Delta Dental’s plans, PPO and Premier, offer the largest dental network in the country with more than 436,612 dentist locations. Four out of five dentists nationwide participate in one or both of these networks.

Northeast Delta Dental can be contacted at 1-800-832-5700!

Delta Dental’s Plan Overviews:

- Preventative Plan
- Traditional Plan (This is also the Retiree dental plan)
- Enhanced Plan

Group Plan Description:
- Preventative Plan: One Pager
- Traditional Plan: One Pager
- Enhanced Plan: One Pager

Helpful documents:
- Provider Directory Flyer
- Discount Program

Important note: Cards will only have subscribers names on them. Dependents, such as children and spouses, can still use these cards. Northeast Delta Dental will not provide cards with dependents names on them.

Double-Up MaxSM Carryover Benefit

INCREASE YOUR ANNUAL BENEFIT MAXIMUM

Northeast Delta Dental offers a Double-Up Max carryover benefit feature on select dental programs. The Double-Up Max feature allows you to carry over a portion of your unused annual maximums from one benefit period to the next. This benefit offers more flexibility and helps you plan for more extensive and costly dental treatments in subsequent years.

HOW IT WORKS

The following chart is an example of how it works:

(Please note: This is only an example. Your Annual Maximum may be different than the example shown.)

<table>
<thead>
<tr>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar Year Maximum</td>
<td>$1,000</td>
<td>Calendar Year Maximum</td>
</tr>
<tr>
<td>Double-Up Max benefit from</td>
<td>N/A</td>
<td>Double-Up Max benefit from</td>
</tr>
<tr>
<td>previous years</td>
<td></td>
<td>previous years</td>
</tr>
<tr>
<td>Benefit Dollars Available</td>
<td>$1,000</td>
<td>Benefit Dollars Available</td>
</tr>
<tr>
<td>Total claims paid</td>
<td>$300 (less than $500)</td>
<td>Total claims paid</td>
</tr>
<tr>
<td>Oral Exam or Cleaning</td>
<td>YES</td>
<td>Oral Exam or Cleaning</td>
</tr>
<tr>
<td>during year</td>
<td></td>
<td>during year</td>
</tr>
<tr>
<td>Qualified for Double-Up Max</td>
<td>YES</td>
<td>Qualified for Double-Up Max</td>
</tr>
<tr>
<td>earned for use in</td>
<td></td>
<td>earned for use in</td>
</tr>
<tr>
<td>subsequent years</td>
<td></td>
<td>subsequent years</td>
</tr>
<tr>
<td>Earned Double-Up Max</td>
<td>$250</td>
<td>Earned Double-Up Max</td>
</tr>
<tr>
<td>available for use in</td>
<td></td>
<td>available for use in</td>
</tr>
<tr>
<td>subsequent years</td>
<td></td>
<td>subsequent years</td>
</tr>
</tbody>
</table>

*Accumulated Double-Up Max available in Year 4 = $500

Guidelines

- Your dental plan must have a calendar year annual maximum.
- Northeast Delta Dental must have paid a claim for either an oral exam or cleaning during the calendar year.
- An enrollee’s paid claims during the Calendar Year cannot exceed a $500 threshold.
- Carryover benefit amounts cannot be used toward the orthodontic lifetime max.
- The total accumulated carryover amount cannot exceed the amount of your plan’s annual maximum.
A dental PPO Radius Network plan is available under which many employees will receive single coverage at no cost. The University of Maine System will pay 100% of the single coverage premium for full-time regular employees, 50% of the single coverage premium for eligible part-time regular employees, and 60% of the single coverage premium for eligible temporary faculty. Employees will be responsible for 100% of the dependent portion of the premium regardless of whether they are full-time regular, part-time regular, or eligible temporary faculty.

Dependent children may be covered up to age 26. Also, if you cover one (1) dependent child (age 2 to 26) under the dental plan, you must cover all eligible dependent children.

The dental premiums for biweekly employees will be deducted in 24 equal installments over the course of the calendar year, rather than 26. This will slightly increase each biweekly deduction; however, in those 2 months during the year when there is a third biweekly pay, you will have a dental premium holiday, with no premium deducted.

Related Information:
- COBRA Continuation of Coverage
- Domestic Partner Benefits
- 0715.00 Benefit Rates

Contact Benefits
The above is a brief summary of benefits offered by the University of Maine System. If you have a question about benefits enrollment, call toll-free 866-269-9635 (or 973-3373) or email benefits@maine.edu. Have your Employee ID number for faster service.