

University of Arkansas at Pine Bluff

Faculty/Staff Handbook

Policy: **DENTAL INSURANCE**

Policy #: **12.2**

The University of Arkansas Dental Plan is self-insured and self-funded. Delta Dental of Arkansas is the third party administrator and processes claims.

Our dental plan is a preventive plan. It is designed to assist you in maintaining good oral health. Twice-a-year checkups and cleanings are covered in full. The plan has a \$50 deductible for individual and \$100 deductible for family. Other services are covered at either 80% (restorative care) or 50% (major care). \$1,500 is the maximum annual benefit per person, although there is a carryover benefit that could increase this to \$3,000. Our plan does not cover orthodontia.

You can cover your spouse as legally recognized by the State of Arkansas. You can also cover your children until their 26th birthday. You can wait and add your newborn when they have teeth, and before they reach age 3 and 1 month. However, if you pre-tax your dental premium deduction as most employees do, be sure to add your toddler effective January 1 of the new tax year **before they reach age 3**.

Visit or call the benefits section of Human Resources at

http://www.uapb.edu/administration/finance_administration/human_resources.aspx

Resource(s):

Approved by:

Approval date:

Custodian: Human Resources