

DENTAL PLANS

Harvard's dental plan covers preventive, basic, restorative, major, and orthodontic services. Harvard offers dental benefits to eligible employees and dependents through Delta Dental PPO Plus Premier, which includes dentists in Delta's Premier and PPO networks. You can review the plan features below.

When you see a dentist in Delta Dental's Premier or PPO network, there is no balance billing for in-network dentists; you cannot be billed for the difference between your dentist's rate and Delta Dental's negotiated rate. Non-participating (out-of-network) dentists may balance bill. You are responsible for the difference between Delta Dental's negotiated fees and the full fee charged by a non-participating dentist.

Our innovative plan design gives you extra protection if you experience high costs that exceed the basic annual maximum of \$3,000. If you are enrolled in Delta Dental and you reach your Level 1 maximum of \$3,000 in eligible expenses in a calendar year, you will automatically receive Level 2 coverage, as described below.

OVERVIEW OF DENTAL BENEFITS & COVERED SERVICES	
Level 1 Annual Deductible	<ul style="list-style-type: none"> No deductible for diagnostic and preventive services and covered orthodontic services \$50 per covered person for all other services; maximum \$150 per family
Level 1 Maximum Annual Benefit	\$3,000 per person
Once a participant reaches the Level 1 maximum, Level 2 coverage begins.	
Level 2 Annual Deductible	<ul style="list-style-type: none"> No deductible for diagnostic and preventive services \$500 per person for all other services
Level 2 Maximum Annual Benefit	None
SERVICE	YOUR COSTS
Preventive care – cleanings and X-rays	Covered in full
Basic restorative services	25% after deductible (union members pay 50% for some services; review the Union Dental Summary for details)
Periodontics, endodontics, root canal, and oral surgery	25% after deductible
Major restorative services	25% after deductible
Orthodontics	50% (no deductible) for children under age 19: <ul style="list-style-type: none"> Up to \$2,000 lifetime maximum benefit per person for faculty and nonunion staff Up to \$1,500 lifetime maximum benefit per person for employees covered by a union

