

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 your plan options 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.

DENTAL PLAN FOR FACULTY, NONUNION STAFF AND MEMBERS OF ATC, HUCTW, HUPA, HUSPMGU, LOCAL 26 AND SEIU CUSTODIANS

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 of 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
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, up to \$1,500 lifetime maximum benefit per person

DENTAL PLANS FOR SEIU ARBORETUM

Harvard's dental benefits for union employees in SEIU Arboretum covers preventive, basic, restorative, major, and orthodontic services. The following is an overview of coverage.

COVERED SERVICES	
SERVICE	YOUR COSTS
Preventive care	Covered in full
Basic restorative services	25% after deductible
Periodontics, endodontics, and oral surgery	25% after deductible
Major restorative services	25% after deductible
Orthodontics	50% (no deductible) for children under age 19, up to \$1,500 lifetime maximum benefit per person
Maximum annual benefit	\$3,000 per person
Annual deductible	• \$50 per person, \$150 per family—SEIU Arboretum
Carryover provision	If you use less than \$1,000 of the annual \$3,000 dental benefit and you have had an oral exam or a cleaning in the calendar year, \$750 of your benefit is carried over to the next year's maximum benefit.

