

Graduate Assistant Dental Buy-Up Plan Summary

Plan 7614-0001

Overview

Human Resources will continue to offer two dental benefit plan options for Graduate Assistants. The option provides Graduate Assistants with the choice of two different plan designs, their current Base Plan and a voluntary Premium Buy-Up Plan.

Major benefit changes for employees electing the Buy-Up Plan option include the following:

- Increase in the annual maximum benefit from \$800 to \$1,500
- Higher benefit levels for Class II Benefits
- Addition of Class IV orthodontic Services with a \$1,000 lifetime maximum
- \$50 per person annual deductible on Class II and Class III Benefits (does not apply to Class I or IV benefits)

Please refer to the Summary of Dental Plan Benefits for a more detailed summary of the program benefit levels. Click on the following for the summary.

http://www.hr.wayne.edu/tcw/pdfs/delta_dental_7614_summary.pdf

Graduate Assistants will be responsible for 100% of the cost difference between the current Graduate Assistant Dental Base Plan and the Premium Plan option. The 2010 employee contributions for the Premium Buy-Up plan are summarized in the following table.

Coverage Level	12-Month Bi-weekly Employee Contribution	9-Month Bi-weekly Employee Contribution
Single	\$4.07	\$5.43
2-Person	\$7.90	\$10.53
Family	\$15.72	\$20.97

Enrollment

The effective date for Graduate Assistants electing the new Buy-Up Plan option both 9 and 12 month employees is January 1st, 2010.

Enrollment will be held during the annual benefit plan open enrollment (October 26th – November 13th) to allow the Graduate Assistants to enroll in the Premium plan option.

Changes in Dental Plan elections will only be allowed during the annual benefit plan open enrollment with a January 1st effective date. New hires will be allowed to enroll in either plan option within 30 days of hire.