Your Dental Plan Provided by UnitedHealthcare StudentResources

The University of Illinois Urbana-Champaign is pleased to offer a voluntary dental plan, provided by UnitedHealthcare StudentResources.

Frequently Asked Questions

1. **Am I eligible for dental benefits?** – Yes, you may enroll in the UHCSR dental plan for the 2022-2023 policy year if you are an undergraduate or graduate student eligible to enroll in the UHCSR medical insurance plan. You may choose to enroll, even if you opt-out of the medical plan.

2. **When is the dental enrollment period?** The enrollment period is August 20, 2022 through October 4, 2022. Enrollment is on an annual basis only with no enrollments being considered after this date, unless you have a qualifying life event during the policy period.

3. **When is coverage effective when does it end?** – Your coverage will begin on August 20, 2022 and will continue until August 20, 2023.

4. **How do I enroll in the dental plan?** - Enroll directly on the UHCSR website at: [https://www.uhcsr.com](https://www.uhcsr.com)
   a. Enter University of Illinois – Urbana/Champaign under “search.”
   b. Click on the policy year “2022-2023.”
   c. Under “dental – student plan,” click on “explore policy.”
      i. NOTE: Click on “dental summary” to download a summary of the dental benefits.
   d. Click on “get started.”
   e. Go through the enrollment form including, entering your zip code, selecting if you wish to enroll your spouse and/or children, accepting the terms, and choosing “next.”
   f. On the next screen, you will see your annual premium for the selected coverage. Choose “select” and then “next.”
   g. You will now need to “log-in,” or “create an account” if you do not already have one.
   h. Once you are logged into your account, go through the confirmation and payment screens to enroll and to pay for coverage.

5. **I forgot to enroll on the UHCSR website by the October 4, 2022 deadline. When can I next enroll in the plan?**
   a. If you miss the 2022 dental enrollment deadline, you may not enroll until the 2023 dental enrollment period, unless you have a qualifying life event, which includes: marriage, birth or adoption (or placement of adoption) of a child, guardianship appointment, loss of other coverage, and arrival of spouse/dependent into the country.
   b. Enrollment requests due to qualifying life events must be made within 30 days of the date of the event.
   c. To enroll due to a qualifying life event, contact UHCSR directly.

6. **Which dependents may I enroll into the dental plan?** – You may enroll your eligible dependents, defined by UnitedHealthcare as legal spouse, civil union spouse, domestic partner, and dependent children up to age 26.
7. **How much does the dental coverage cost?** - Below are the annual, voluntary rates:

   - Student only - $525.00
   - Student + spouse - $1,050.00
   - Student + child(ren) - $1,320.84
   - Student + spouse + child(ren) - $1,954.86

8. **What is a PPO?** – A PPO is a network of contracted dentists, referred to as a “preferred provider option” network. When you receive services from a PPO-provider dentist, you will have better benefits because the dentists have agreed to accept reduced fees as payment in full. Non-PPO provider dentists are only required to accept payment from UnitedHealthcare for what is known as “usual and customary” and the dentist can bill you for amounts greater than their accepted payment.


10. **How do I find a UnitedHealthcare PPO network dentist?**
   a. Go to: [https://www.uhcsr.com/illinois](https://www.uhcsr.com/illinois).
   b. Hover your mouse over “find providers.”
   c. Click on “My UHC dental.”
   d. A new window will open where you may then search for a network dentist in the “National Options PPO 30” network.

11. **Whom do I contact with questions?** – Contact UnitedHealthcare dental customer service at 877-816-3596.

---

### 2022-2023 Urbana Campus Voluntary Dental Plan
**Undergraduates / Graduates without Waiver-Generating Appointments**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible per plan year</td>
<td>$50 / $150</td>
<td>$50 / $150</td>
<td>Deductible does not apply to preventive and diagnostic services.</td>
</tr>
<tr>
<td>Benefit maximum per plan year</td>
<td>$750 per person, per plan year</td>
<td>$750 per person, per plan year</td>
<td>The sum of all network and non-network benefits will not exceed $750</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Covered Services</th>
<th>PPO-Network: Plan Pays</th>
<th>Non-PPO Network: Plan Pays</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic services</td>
<td>100%</td>
<td>100%*</td>
<td></td>
</tr>
<tr>
<td>Preventive services</td>
<td>100%</td>
<td>100%*</td>
<td>* Subject to Usual &amp; Customary fees</td>
</tr>
<tr>
<td>Basic services</td>
<td>80%</td>
<td>80%*</td>
<td></td>
</tr>
<tr>
<td>Major services</td>
<td>50%</td>
<td>50%*</td>
<td></td>
</tr>
</tbody>
</table>

* See the dental summary published by UnitedHealthcare StudentResources for a full description of the benefits provided.

The benefits described herein are a summary of the benefits provided by UnitedHealthcare StudentResources for the voluntary dental plan. URCSR issues a dental summary where you may find details on the benefits offered. Should there be a conflict between the information presented in this FAQ and the dental summary issued by UHCSR, the dental summary and underlying plan documents will govern and control.