



THE UNIVERSITY OF
CHICAGO

**Postdoctoral Researcher
Benefit Program**

Dental Insurance
PROVIDED BY



Disclaimer: This benefit plan information shown in this benefits plan overview is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance; the underlying insurance documents will govern in all cases.

Postdoctoral Researcher Benefit Program

DENTAL LOW OPTION PPO

Annual Maximum \$5,000 per person

DPPO-LOW

CALENDAR YEAR DEDUCTIBLE

DIAGNOSTIC AND PREVENTATIVE CARE

- Routine Exams
- Teeth Cleanings
- X-Rays

BASIC PROCEDURES

- Fillings
- Endodontics
- Periodontics
- Oral Surgery

MAJOR PROCEDURES

- Crowns
- Bridgework
- Dentures

ORTHODONTIA (child only)

- \$1,500 Lifetime Maximum

IN-NETWORK Scholar Pays

None

No charge

20%

50%

50%

OUT-OF-NETWORK Scholar Pays

\$75 per person / \$225 per family

30% + any amount over Usual, Customary, Reasonable (UCR)

60% + any amount over UCR

70% + any amount over UCR

60% + any amount over UCR

Postdoctoral Researcher Benefit Program

DENTAL HIGH OPTION PPO

Annual Maximum \$1,500 per person

DPPO - HIGH

IN-NETWORK Scholar Pays

OUT-OF-NETWORK Scholar Pays

CALENDAR YEAR DEDUCTIBLE

\$60 per person, \$180 per family
(Waived for diagnostic and
Preventive Care)

\$60 per person / \$180 per family
(Waived for diagnostic and
Preventive Care)

DIAGNOSTIC AND PREVENTATIVE CARE

- Routine Exams
- Teeth Cleanings
- X-Rays

No charge

0% + any amount over UCR

BASIC PROCEDURES

- Fillings
- Endodontics
- Periodontics
- Oral Surgery

20%

20% + any amount over UCR

MAJOR PROCEDURES

- Crowns
- Bridgework
- Dentures

50%

50% + any amount over UCR

ORTHODONTIA(child only)

- \$1,000 Lifetime Maximum

50%

50% + any amount over UCR