

Dental Plans Available to Graduate Students at the Public Universities of the Big 10 (2003-2004 school year)

	Illinois	Indiana	Iowa	Michigan	Michigan State	Minnesota	Ohio State	Pennsylvania State	Purdue	Wisconsin
Type	POS	None	POS	Fee-for-service	DMO	Discounted dental care @ dentistry school	POS	None offered by university, their GSA may offer one	Fee-for-service	POS
Employees' Monthly Contribution										
Single	\$0		\$2.25	0 ²	\$5.75	0	\$7.66 ³		\$17.58	\$12.50 ⁵
W / Dependents	\$11.67-\$18.75		\$9.3-\$13.60	0 ²	\$5.75 extra per dependent	N/A	\$19-28 ³		\$34.25-\$65.33	\$31.25 ⁵
Annual Deductable	\$0		\$25/\$75	\$25	N/A	N/A	\$25		\$50	\$25/\$75
Annual Benefit	\$750		\$1,000	\$600	N/A	N/A	\$500		\$1,000	\$1,000
Exams/Cleanings ¹	100% 2/yr		100%	100% 2/yr	100% 2/yr	100%	70% ⁴		100%	100% 2/yr
X-Rays ¹	100% 2 BWX/yr 1 FMX /3 yrs		100%	100% 2 BWX/yr 1 FMX /3 yrs	BWX as needed 1 FMX / 3 yrs	100% 4 BWX/yr 1 periapical/yr	70% ⁴ 1 BWX/yr 1 FWX/3 yrs		100% (BWX) 50% (non-BWX)	100% 2 BWX/yr 1 FMX /3 yrs
Fillings ¹	80%		80%	~ \$10 per surface	0%	30%	50% ⁴		50%	80%

DMO=Dental Maintenance Organization

POS=Point of Service (less benefits for services by non-network providers than listed here)

Fee-for-service=No distinction between network and non-network providers

BWX=bitewise X-ray

FMX=full-mouth X-ray

1. Percentages are of Usual and Customary charges

2. University of Michigan pays the entire premium ONLY after the graduate employee has worked at UM for 1 year. Graduate employees wanting dental insurance their first year have to pay the entire premium.

3. Dental care is only offered as part of a general health care plan. The monthly premiums refer to how much more a graduate employee would pay for their health plan with dental and vision included (without dental and vision, a single graduate employee would pay \$60.67 for health insurance; with dental and vision, a single graduate employee would pay \$68.33, a difference of \$7.66).

4. OSU's dental plan will pay more than is listed here if the provider is OSU's dentistry school.

5. University of Wisconsin-Madison offers graduate employees a number of health care plans, many of which are bundled with a dental plan. For Wisconsin we list the dental care offered by the Dean health plan. The monthly contribution refers to the cost of this entire health plan for graduate employees not represented by a union.