



**Delta Dental PPO (Point-of-Service)  
Summary of Dental Plan Benefits  
For Group# 0001960**

**The Ohio State University Comprehensive Student Dental Plan**

This Summary of Dental Plan Benefits should be read in conjunction with your Dental Care Certificate. Your Dental Care Certificate will provide you with additional information about your Delta Dental plan, including information about plan exclusions and limitations. In the event that you seek treatment from a dentist that does not participate in any of Delta Dental's programs, you may be responsible for more than the percentage indicated below.

**Control Plan** – Delta Dental of Ohio

**Benefit Year** – August 10, 2009 through August 15, 2010 for semester students.  
August 10, 2009 through September 14, 2010 for interim students.  
September 16, 2009 through September 14, 2010 for quarter students.

**Maximum Payment** – \$500 per person total per benefit year on all services.

**Deductible** – When services are performed at the Wilce Student Health Center or the College of Dentistry, there is a \$15 copayment for exams. If more than one such covered service is performed in the same visit, only one \$15 copayment is due. For services performed elsewhere, there is a \$25 deductible per person total per benefit year on Class I and II Benefits.

**Covered Services -**

	(Wilce Student Health Center and the College of Dentistry's Student Clinics only)		Delta Dental Premier or PPO Dentists		Non-Participating Dentists	
	Plan Pays	You Pay	Plan Pays	You Pay	Plan Pays	You Pay
<b>Class I Benefits</b>						
<b>Diagnostic and Preventive Services</b> - Used to diagnose and/or prevent dental abnormalities or disease (includes exams and cleanings twice per benefit year and fluoride treatment once per benefit year for dependent children).	100%	0%	70%	30%	50%	50%
<b>Emergency Palliative Treatment</b> - Used to temporarily relieve pain	100%	0%	70%	30%	50%	50%
<b>Radiographs</b> - X-rays. Bitewing X-rays are payable once per benefit year. Full-mouth X-rays are payable once per three benefit years.	100%	0%	70%	30%	50%	50%
<b>Class II Benefits</b>						
<b>Simple Extractions</b>	70%	30%	50%	50%	50%	50%
<b>Oral Surgery Services</b> – Surgical extractions. Coverage for the removal of asymptomatic third molars is excluded.	70%	30%	50%	50%	0%	100%
<b>Minor Restorative Services</b> - Used to repair teeth damaged by disease or injury (for example, amalgam [silver] and resin [white] fillings)	70%	30%	50%	50%	50%	50%
<b>Periodontic Services</b> - Used to treat diseases of the gums and supporting structures of the teeth.	70%	30%	50%	50%	50%	50%
<b>Endodontic Services</b> - Root canals.	50%	50%	50%	50%	50%	50%
<b>Anesthesia</b> – IV sedation.	50%	50%	50%	50%	0%	100%

**Waiting Period** –There is no waiting period.

**Student Eligibility** – All Domestic Students who are enrolled in a degree program at OSU, and in at least six (6) credit hours for undergraduates, at least five (5) credit hours for graduate students or at least three (3) credit hours for post-candidacy doctoral students are eligible under this Plan. Exceptions apply to enrolled students taking one of the approved exception course numbers representing co-ops, internship, study abroad, and thesis or dissertation research. These students will be automatically charged and the health insurance premium will be included in their fees, unless the student waives coverage.

Also eligible at your option are your legal spouse or domestic partner, and your dependent children under age 19.

Where two students are legally married to each other, they will be enrolled under one application card and will receive benefits under a single contract without coordination of benefits under the Delta Dental contract.

Coverage becomes effective at 12:01 a.m. EST on the first official day of coverage for the school term for which the premium has been paid and extends through the day preceding the first day of scheduled classes of the next following school term. Benefits will cease on the day before the next term begins.

**Enrollment Requirements** -- All eligible domestic students who enroll in the Comprehensive Student Insurance Plan in the Autumn quarter are automatically enrolled for Annual coverage, which includes the Autumn, Winter, Spring and Summer Term coverage (students must choose to enroll for summer term coverage; it is not automatic). All eligible domestic students who initially enroll for the Winter Term, are automatically enrolled for Winter and Spring Terms, and all eligible domestic students who initially enroll for the Spring Term, are automatically enrolled in the Spring and Summer Terms.

In order to be covered automatically for any term, including Summer Term, students must remain enrolled in classes that meet the Student Health Insurance Plan eligibility requirements. Insured students not enrolled in classes meeting the eligibility criteria during the “Off-term” but who want to continue coverage, must elect “Off-term coverage online through <http://www.BuckeyeLink.osu.edu>.

### **Credit Hour Requirements**

The following courses are excluded from being applied towards the minimum credit hours:

- **Courses taken as Non-Degree.** The following Programs or Plans are considered non-degree: Graduate Non-degree, Graduate Visitor, Undergraduate Non-degree, Undergraduate Visitor, Undergraduate Academy, Law Non-Degree, Law Casual. Students may petition for an exception if:
  - The course is a pre-requisite for entrance into a degree status program of study; and
  - If the course is graduate level, the student has a current application on file with the Graduate School
- **Distance Learning courses** (denoted by a “ “ mode of instruction. Students may petition to use distance learning hours for eligibility if taken in conjunction with on-campus courses.
- **Courses designated as Continuing Education**
- **Courses taken as Audit**
- **Courses taken as Pass/Non-Pass** in excess of the 15 credit hours allowed by the University to count toward a degree program.

**International Students** -- International Students are required to enroll in the Comprehensive Plan as a condition of enrollment. International Students cannot waive coverage unless they are currently covered by an approved government-sponsored program or an international organization, or are a covered dependent of a U.S. based employee. Requests for exemptions from coverage must be submitted to the Student Health Insurance Program located at 1100 Lincoln Tower, prior to each school term deadlines. International Students will need to submit an International Student Health Insurance Waiver Form by the deadline in order to be considered for exemptions.

**Off-Term Coverage** -- Off-Term Coverage includes: 1) coverage when not enrolled in classes, or 2) for a student who is still enrolled, but who has dropped below the minimum credit hour requirement of half time (6 credit hours for undergraduate students and 5 credit hours for graduate students), or 3) has graduated at the end of the previous term. Off-Term Coverage can only be purchased for up to one additional consecutive off-term each year. Coverage for an Off-Term is not automatic and **you will not be automatically billed for off-term coverage**. Students who are eligible to purchase off-term insurance can do so online through <http://www.BuckeyeLink.osu.edu> by the deadlines.

Benefits will cease on the day before the next academic term coverage period begins.