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Human Resources: Dental Coverage

WHOI provides dental coverage with Delta Dental of MA. The coverage is free for individual coverage, and employees pay the difference in premium for family coverage.

The dental plan offers preventive services covered at 100%. The plan covers up to $1,000 per member (each family member covered) for covered dental services. However, there is a rolllover benefit that allows for additional dollars. See below for details on the Dental Rollover Max benefit.

Related Links

» Dental Coverage Summary
Dental Coverage Summary (pdf format)

» Rollover Max Brochure
Effective January 1, 2008 (pdf format)

Dental Rollover Max

In effect since 2008, WHOI allows for a dental rollover benefit. Employees enrolled in dental coverage can bank a portion of their unused annual benefit dollars for use the following year. Rollover Max means extra money available for any big, unexpected expenses in the future and that means peace of mind. To qualify, you need to see your dentist at least once a year for an exam or cleaning and your paid claims must be below the established claims threshold for WHOI's annual maximum benefit level. Please review the Dental Rollover Max (pdf) brochure from Delta Dental for complete information.

You should consider this if enrolling in the Healthcare Flexible Spending Account to pay for dental expenses.

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