

DENTAL INSURANCE

The MEA-Retiree Health Care Committee met on January 27 to discuss dental insurance. Gail Wartell and Lisa Feldman represent UMS retirees for this group. UMS retirees who purchase insurance individually through AON choose their own dental coverage. UM System retirees who participate in the Aetna group plan may have dental insurance, but only if they signed up for it when they retired.

This year, however, the MEA began offering a dental group plan, available to any dues-paying member of MEA-Retired. Beginning in 2022, the UMS dental group plan switched carriers from Cigna to Northeast Delta Dental. Delta is also the carrier for the MEA-Retired plan.

A major selling point for Northeast Delta is its large statewide network of participating dentists. To see if your current dentist or another near you is a network member, click [here](#). (Choose **Premier** as your Network selection.)

Northeast Delta has a tiered insurance system: PPO is a subset of Premier. Both the MEA-Retired and UMS Retiree plans are PPO-Plus-Premier plans. The difference between the two plans is reimbursement rate for providers: Plan participants pay lower prices because providers are reimbursed at a lower rate. The PPO subset has the lowest prices.

You can also use an out-of-network provider. This will make no difference for diagnostic and preventive care (basic cleanings and screening), which are 100% covered. For Basic coverage (like fillings), where the insurance covers 80% of cost, or for more major procedures (where insurance covers only 50%), you will pay more if you use an out-of-network provider.

A one-page summary of the UMS Retiree (Traditional) plan can be found [here](#). Click [here](#) for details. 2022 monthly premium costs for retiree dental insurance are listed [here](#).

An overview of the MEA-Retiree dental plan can be found [here](#). Monthly premium costs and plan coverage percentages differ slightly from the UMS plan. To sign up for this dental plan, you must be a member of MEA-Retired. You can join at any time. Details and application forms can be found at the MEA-Retired [website](#). (Make sure you choose the membership application for Higher Ed. Employees.) Annual dues are \$82 for professionals and \$68 for hourly (non-salaried) workers.

Both UMS and MEA-Retired dental plans include Northeast Delta Dental's [Double Up Max](#) Carryover Benefit. This is a wellness incentive, designed to encourage plan subscribers to have at least one cleaning/screen a year. If Northeast Delta has (1) paid for either a cleaning or an oral exam during the calendar year and (2) your paid claims during the year are not more than \$500, you can carry \$250 over for use in the next calendar year. You can accumulate carry over amounts from year to year up to \$500.