

Dental Insurance



Employee Benefits Overview



MISSISSIPPI STATE
UNIVERSITY™

Department of Human Resources
Management

Dental Insurance

- Provided by Delta Dental.
- A tax deferred benefit.
- Coverage begins the 1st day of the month after the University starts deducting premiums.
- Delta Dental does not issue I.D. cards. You must go to www.deltadental.com if you would like to print one.



High Option

- Covers 100% diagnostic and preventive benefits in-network.
- Coverage for 80% of basic benefits, 50% of major benefits, and 50% of orthodontic benefits.
- Orthodontic benefits available for dependent(s) only. Lifetime limit of \$1,200 per dependent child for orthodontic benefits.
- Maximum yearly limit of \$1,500.

Coverage	Monthly Premium	Annual Deductible
Employee Only	41.57	50.00
Employee + Family	86.49	150.00



Low Option

- Covers 100% of diagnostic and preventive benefits in-network.
- Coverage for 50% of basic benefits, and 25% of major benefits.
- Orthodontic benefits are not covered under the Low Option.
- Maximum yearly limit of \$1,000.

Coverage	Monthly Premium	Annual Deductible
Employee Only	28.82	50.00
Employee + Family	60.13	150.00



Major Benefits

*Major benefits (e.g., root canals) are limited to enrollees who have been enrolled for 12 consecutive months (dependent enrollees determined by primary enrollee's length of coverage) This can be waived with certificate of creditable coverage from prior insurance firm showing 12 months coverage.



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