

Student Health Insurance Plan

Online Dental Enrollment Process 2015-2016 Policy Year

- 1. Students must have first enrolled in medical through My.SMU.
- 2. Students must then wait a few days for medical enrollment to be processed. After a few days, students can go to smu.myahpcare.com and click on the enrollment link at the top of the screen on home page. Then scroll down to (Enroll Online-Dental Coverage for Student Only). The system will verify that the student is enrolled in medical coverage before accepting the online dental enrollment. If the AHP does not find Medical coverage, the following message will appear:

"Your Dental enrollment cannot be processed at this time: If you recently elected medical coverage in **My.SMU**, it can take up to 3-5 business days to be processed. Dental enrollment will not be accepted until medical has been processed. Please try again in a few days."

- 3. Students with dependents, who wish to have dental coverage, must complete the Dependent Spouse Enrollment Form (available online at either smu.myahpcare.com or smu.edu/heathinsurance). The form can be mailed or faxed to AHP with payment. Rates and Payment information are provided on the forms. Dependent forms are not returned to SMU Insurance Office.
- 4. Dental enrollment must be completed every semester during the open enrollment periods only.
- 5. The open enrollment deadlines for Fall 2015 is **September 25, 2015** and for Spring 2016 is **February 19, 2016**.

To find out more information regarding Online Dental Enrollment: visit **smu.myahpcare.com** or you may call **(855) 357-0242** for more details

SMU Dental Coverage Rates and Dates

	Fall 8/13/15 through 1/9/16	Spring/Summer 1/10/16 through 8/12/16	Summer 5/17/16 through 8/12/16
Student	\$ 125.00	\$ 125.00	\$ 60.00
Spouse	\$ 125.00	\$ 125.00	\$ 60.00



BlueCare Dental for Student Health

If you are enrolled in the AcademicBlue student health insurance plan available at Southern Methodist University, you have the option to purchase dental coverage from Blue Cross and Blue Shield of Texas. You can choose your dentist from our statewide provider network.

With our BlueCare Dental plan, you'll save money on things like:

- Exams
- Cleanings
- Fillings
- Crowns

By using our BlueCare network dentists, you get:

- Coverage on the most utilized preventive services
- Savings on all dental procedures

2015-2016 Texas Student Health Dental Plan¹

The benefits on this chart represent what the Plan will pay.

BlueCare Dental 1B Age 19 and Older	Benefit
Deductible	\$75 \$1,000
Annual Maximum	
Diagnostic Evaluations? (deductible waived) Oral examinations (2 every 12 months)	90%
Preventive Services ² (deductible waived) Prophylaxis (2 cleanings every 12 months)	90%
Diagnostic Radiographs Dental X-rays, full mouth (1 every 36 months)	90%
Miscellaneous Preventive Services Sealants/Space maintainers	90%
Basic Restorative Services Services for restorations necessary to repair damage caused by basic dental decay, including tooth preparation, all adhesives, bases, liners and polishing, routine fillings (amalgam and resin-based composite)	70%
Non-Surgical Extractions Removal of erupted tooth	70%
Non-Surgical Periodontal Periodic scaling and planing	70%
Adjunctive Services Services for palliative treatment (emergency) of dental pain, when not performed in conjunction with planned treatment, general anesthesia	70%
Endodontic Services Services for treatment related to dental disease of the tooth pulp	50%
Oral Surgery Services Surgical Louth extractions	50%
Surgical Periodontal ⁵ Gingvectomy/gingivoplasty/Osseous surgery and grafts	50%
Major Restorative Services ³ Services to restore tooth structures lost as a result of decay or fracture, single-crown restorations, inlay/onlay restorations	50%
Prosthodontic Services ³ Bridges/Full and partial dentures	50%
Misc Restorative & Prosthodontics Services ³ Recementation of crowns, inlays, onlays/Crown repair	50%



Important notes:

This document applies to ZIP codes that begin with the following numbers: 750-753; 760-763; 770; 772-775; 786-787.

All benefits are based upon the allowable amount, which is the amount determined by BCBSTX as the maximum amount eligible for payment of benefits. A contracting dentist cannot balance bill for charges in excess of the allowable amount. Benefits for services provided by a non-contracting dentist will be based upon the same allowable amount, and it is likely that the non-contracting dentist will balance bill for amounts above this, resulting in higher out-of-pocket expenses.

- This document does not contain a complete listing of the exclusions, limitations and conditions that apply to the benefits shown. For more information, please contact AHP at 855-357-0242 or smu,myahpcare.com.
- 2. Deductible is waived.
- A 12-month waiting period may apply. Prior continuous coverage in this plan can be applied to the waiting period requirement.
- * You must have purchased AcademicBlue health insurance in order to be eligible to purchase BlueCare Dental coverage.

AcademicBlueSM is offered by Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

Academic HealthPlans, Inc. (AHP) is a separate company that provides program management and administrative services for the student health plans of Blue Cross and Blue Shield of Texas.

729828.0615