

About the New Dental Benefits Plans

From Personnel Relations

On this and the following three pages are condensed messages about the new dental benefits program which starts July 1.

Longer and more detailed descriptions are in the mail to all faculty and staff; they should be studied thoroughly—and soon—so that each eligible member of the University can respond by the end of the open enrollment period May 1.

In the centerspread of this special insert, the Dental Care Center of the University outlines its PENN FACULTY PRACTICE PLAN. On the last page is a summary of THE PRUDENTIAL INSURANCE COMPANY OF AMERICA's plan. Also on that page are a few paragraphs on the special limitations that all members of the University should note as they elect a plan or decide to waive the new benefit.

J. J. Keller

—James J. Keller, CEBS
Associate Director,
Personnel Relations

Phone Numbers to Keep

PENN FACULTY PRACTICE PLAN
Betsy Burchell will answer questions at the Dental Care Center, (215) 243-4630, during the enrollment period, April 20 through May 1, 1981.

PRUDENTIAL INSURANCE COMPANY
Karen Harris, (215) 784-2291, and
Mary Ann Vogel, (215) 784-3291, will
answer questions during the same April
20-May 1 period.

To Discuss the Plans

Representatives of the PENN FACULTY PRACTICE and PRUDENTIAL INSURANCE COMPANY will jointly present and discuss each plan at a series of open meetings on campus. The representatives will also be available at these times to respond individually to your specific questions.

There will be three consecutive sessions on each of the days indicated below. The format for each session will be 30 minutes of plan presentations and 30 minutes for questions.

A schedule of these meetings is shown below. Additional meetings may be held in other locations. Those will be announced locally for interested personnel.

Tuesday, April 21	11:30 a.m.-2:30 p.m.	Faculty Club, Lenape Room
Wednesday, April 22	11:00 a.m.-2:00 p.m.	Houston Hall, Harrison, Smith, Penniman Room
Thursday, April 23	10:00 a.m.-1:00 p.m.	Houston Hall, Benjamin Franklin Room
Tuesday, April 28	11:00 a.m.-2:00 p.m.	Houston Hall, Benjamin Franklin Room
Wednesday, April 29	11:30 a.m.-2:30 p.m.	Faculty Club, Lenape Room

In addition, the PENN FACULTY PRACTICE PLAN is having an open house for interested members of the University Community on the following dates:

Friday, April 24, 12:00-2:00 p.m.
Monday, April 27, 4:30-6:00 p.m.

The open house will be held at the Dental Care Center, 40th and Locust Streets.

Outline Comparison of the Two Dental Plans

This comparison is intended to summarize briefly the major areas of coverage and highlight the differences between the two plans. Other benefit and exclusion specifications between the plans are similar but are not detailed here. Detailed information about the services and benefits of each plan is provided separately in the booklets and contracts of each plan.

Dental Services	Penn Faculty Practice Plan	The Prudential Insurance Company
Preventive & Diagnostic	100%	100%
Simple Restorative	100%	90%
Oral Surgery	100%	100%
Endodontics	90%	80%
Periodontics	90%	80%
Major Restorative	60%	50%
Orthodontics	60% up to a cost to the patient of \$500. Additional charges paid by plan.	50% up to a cost to the patient of \$1000. Additional charges paid by patient.
Annual Service Limit	No Maximum	Maximum \$1000/year

IT'S YOUR CHOICE—

The Penn Faculty Practice Plan at the Dental Care Center

Choose Better Benefits

You will receive a higher level of dental benefits by choosing this program over the insured plan. There is no charge for the services you use most often—cleaning of teeth, check-ups, and simple fillings. We want to help you prevent dental disease, so we'll also teach you good habits of dental care and remind you to come in for regular check-ups.

There is no deductible payment, but some services will require a partial payment by you. Your cost for root canal therapy (endodontics) or treatment of diseases of the gum and supporting bone (periodontics) is small. You will share a larger portion of the cost for services like crowns, bridges and dentures. You will pay less than half of the cost of straightening your child's teeth (orthodontics), and your cost is guaranteed to be no more than \$500.00—no matter how long treatment takes.

Choose the Convenience

Location is an important feature of the program. All services are available under one roof, including specialty care. What's more, the location is right on the Penn campus, within walking distance of work for most employees. That's convenience.

Reduced price parking is available for family members who must drive to their appointment. Working families can also be accommodated during early morning and evening hours and on Saturdays.

Choose the Ease

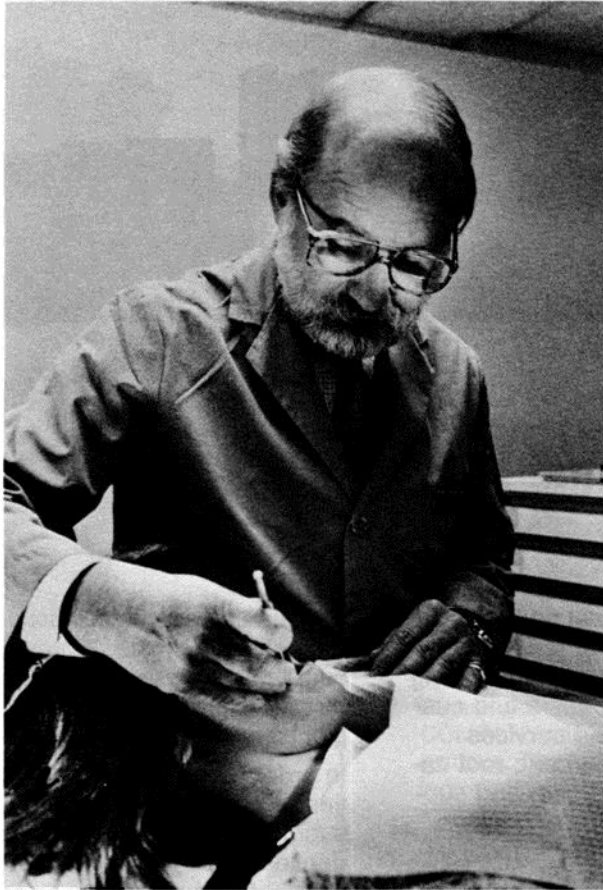
We make it easy for you to receive full benefits, too. We've eliminated the paperwork required in the insured plan—no pre-treatment estimates or claim forms to delay either treatment or payment. Once you enroll, you will receive an identification card and a booklet that more fully explains the program. Just present your identification card each time you report for an appointment, and our competent and cordial staff will handle the paperwork.

Choose the Penn Faculty

You will receive your dental care in the modern facility of the Penn Faculty Practice at 40th and Locust Streets. This attractive office is the home for a group of University-affiliated dental practitioners who have been selected for a new private practice approach to treating patients in an educational setting.

The University affiliation of these practitioners means that you will benefit from the latest in knowledge, skills, and modern equipment. Furthermore, the team approach to reviewing your needs and care will provide an important check for quality.

**Penn Faculty Practice Plan
At the Dental Care Center**
4003 Locust Street
Philadelphia, PA 19104



Come see us in our modern private practice facility at 40th and Locust Streets.

OPEN HOUSE

Friday, April 24, 1981—12:00-2:00 PM

Monday, April 27, 1981—4:30-6:00 PM

or call (215) 243-4630

Produced by the Dental Care Center



About the New Dental Benefits Plans

Dental Benefits Through Prudential Insurance

One of the two dental plans being offered to eligible faculty and staff is an insured plan underwritten by The Prudential Insurance Company of America.

The plan pays relatively high percentages of a broad list of dental services. An important plan feature is that no deductible payments are required of the patient. By paying 100 percent of reasonable and customary charges for preventive care, the plan encourages participants to obtain dental care on a regular basis. It is hoped that regular dental care will increase the dentists' chances of discovering dental problems early.

In the event that dental problems necessitate restoration of teeth and gums, the plan will pay the following percentages of reasonable and customary charges for the services listed: fillings — 90 percent; root canal and restoration of gum and supporting bone — 80 percent; inlays, crowns, bridges, dentures and orthodontia — 50 percent.

Each year, the plan will pay up to \$1000 for each covered individual for all services except orthodontia. Children under 19 who need orthodontia can receive a lifetime benefit of \$1000. This benefit is in addition to the \$1000 annual maximum for other services.

The plan places no restrictions on the patient's choice of provider, except that services must be provided by a dentist, or a licensed dental hygienist under a dentist's supervision.

In order to receive benefits, the patient and dentist must complete and submit a Prudential claim form. Prudential will pay either the patient or the dentist as indicated on the form by the claimant. Benefits are usually paid within 10 days of receipt by Prudential of the claim form.

Questions may be directed to Karen Harris, (215) 784-2291 and Mary Ann Vogel, (215) 784-3291 during the open enrollment period, April 20 through May 1, 1981.

Some Special Limitations on Both Dental Benefits Plans

The University's new dental benefits program will cover enrolled faculty and staff beginning July 1. There are some special limitations which should be kept in mind. These are:

- Only eligible faculty and staff personnel who meet the service requirement may enroll. Personnel not meeting the service requirement may not voluntarily pay premiums to enroll themselves or their dependents in advance of eligibility.
- Dependent children are covered only to age 19. Children between the ages of 19 and 22 who are full time students are not covered under this plan.
- These dental benefits are offered to University faculty and staff as "group" plans. At present, insurance carriers do not offer dental plans on an individual or non-group basis. Thus, if a person leaves the University, conversion to an individual dental insurance plan would not be available.
- Dental work in progress before July 1, 1981 will not be covered. Examples of work in progress which would be excluded are: an appliance or modification of one for which an impression was made before the patient was covered; a crown bridge or gold restoration for which the tooth was prepared before the patient was covered; root canal therapy for which the pulp chamber was opened before the patient was covered; charges for an orthodontic procedure for which an active appliance was installed before the patient was covered.