



Duke University

2023-2024 Student Dental Plan Highlights

www.aetnastudenthealth.com/duke

(877) 238-6200

Policy Number: 232277

We are pleased to announce a new Dental plan for the 2024/25 school year! Duke has partnered with Aetna Student Health to provide an enhanced dental plan for students. The Aetna dental plan provides 100% coverage (up to the policy limits) at Campus Smiles and all In-network providers. This plan can be used nationwide.

Who is eligible?

All registered Ph.D. candidates receiving a premium award by the Graduate School will be automatically enrolled in the Duke University Student Dental Plan (“the Plan”). Students who do not wish to be enrolled in the Duke University Student Dental Plan may opt out of coverage.

All registered International students with F-1 or J-1 status at Duke University will be automatically enrolled in and charged premium for the Duke University Student Dental Plan (“the Plan”). Students who do not wish to be enrolled in the Duke University Student Dental Plan may opt out of coverage.

All other Duke University students can voluntarily enroll in the Duke University Student Dental Plan.

To enroll or opt out of coverage please visit www.gallagherstudent.com/duke.

Coverage Period	Coverage Dates	Student Rate	Opt-out/Enrollment Deadline
Annual	8/1/2024-7/31/2025	\$329.00	9/14/2024
Spring	1/1/2025-7/31/2025	\$329.00	1/31/2025

Coverage for your eligible dependents is also available- please visit www.gallagherstudent.com/duke for more information on pricing and eligibility.

Learn More!

Read the Plan documents to learn about the full Plan benefits, what things are not covered, eligibility rules. To view online, go to www.aetnastudenthealth.com/duke. You should receive your Aetna Identification Card by mail no later than ten (10) days from the opt-out/enrollment deadline. If you need a replacement during the academic year, please call Aetna Member Services at (877) 238-6200.

Once you receive your Identification Card, register for your Aetna Member Website at www.aetnastudenthealth.com/duke to view claim details, access the provider directory, send secure messages to Member Services for questions, and more.

Here's a brief description of the Plan benefits

	In-network providers (including Campus Smiles)	Out-of-network providers
Policy Year Maximum:	\$2,000	\$2,000
	<i>NOTE: Policy Year Maximum cross-apply between In-Network and Out-of-Network</i>	
Policy Year Deductible:	None	None
Type A expenses: Diagnostic & preventive care	100% of the negotiated charge	80% of the recognized charge
Type B expenses: Basic restorative care	100% of the negotiated charge	80% of the recognized charge
Type C expenses: Major restorative care	100% of the negotiated charge	80% of the recognized charge

These are brief highlights of the Student Dental Plan. The Plan is available for Duke University students and their eligible dependents. The Plan is underwritten by Aetna Life Insurance Company (Aetna). The exact provisions, including definitions, governing this insurance are contained in the Policy issued to you and may be viewed online at www.aetnastudenthealth.com/duke. If there is a difference between this Plan Highlights and the Master Policy, the Policy will control.

The Duke University Dental® Preferred Provider Organization (PPO) Student Dental Plan is underwritten and administered by Aetna Life Insurance Company (ALIC). Aetna Student HealthSM is the brand name for products and services provided by Aetna Life Insurance Company and its applicable affiliated companies (Aetna).

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude, or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna provides free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation, or other services, call 877-238-6200.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,

P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779),

1-800-648-7817, TTY: 711,

Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Coventry Health Care plans and their affiliates (Aetna).

Attention: If you speak English, language assistance service, free of charge, are available to you. Call 1-877-238-6200 (TTY: 711).

Español/Spanish

Atención: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-238-6200 (TTY: 711).

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ይደውሉ 1-877-238-6200 (ምስማት ለተሰናዥው፡ 711)።

中文/Chinese

注意：如果您说中文，我们可为您提供免费的语言协助服务。请致电 1-877-238-6200 (TTY: 711)。

Français/French

Attention : Si vous parlez français, vous pouvez disposer d'une assistance gratuite dans votre langue en composant le 1-

877-238-6200 (TTY: 711).

Kreyòl Ayisyen/Haitian Creole

Atansyon: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-877-238-6200 (TTY: 711).

Igbo

Nrụbama: Ọ bụrụ na ị na asụ Igbo, ịrụ enyemaka asụsụ, n'efu, dọyọ gụ. Kpọọ 1-877-238-6200 (TTY: 711).

한국어/Korean

주의: 한국어를 사용하시는 경우, 언어 지원 서비스가 무료로 제공됩니다. 1-877-238-6200(TTY: 711)번으로 전화해 주십시오.

Português/Portuguese

Atenção: a ajuda está disponível em português por meio do número 1-877-238-6200 (TTY: 711). Estes serviços são oferecidos gratuitamente.

Русский/Russian

Внимание: если вы говорите на русском языке, вам могут предоставить бесплатные услуги перевода; Звоните по телефону 1-877-238-6200 (TTY: 711).

Tagalog

Paunawa: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-238-6200 (TTY: 711).

Tiếng Việt/Vietnamese

Lưu ý: Nếu quý vị nói Tiếng Việt, có dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho quý vị; Gọi số 1-877-238-6200 (TTY: 711).

Yorùbá/Yoruba

Àkíyèsí: Bí o bá nsọ èdè Yorùbá, ìrònlẹ́ wá lórí èdè, lófẹ̀ ẹ́, wá fún ọ; Pẹ 1-877-238-6200 (TTY: 711).