

Direct Reimbursement (DR) Dental Benefit

Baylor University offers a Direct Reimbursement Dental Benefit Plan for Baylor University employees as summarized below:

- All regular, full-time faculty/staff eligible for Baylor Group Insurance are eligible to be covered under this plan at Baylor's expense.
- All eligible dependents of the employee may be included at the expense of the employee. Dependent coverage for one will cost \$42 per month. Dependent coverage for 2 or more will cost \$55 per month (subject to change January 1 each year) and will be handled by payroll deduction through the Payroll Office
- Total freedom to choose your own dentist or dental specialist
- All dental expenses are covered except for bleaching and laminates
- Benefits payable to dentist or member depending upon provider payment options
- Annual calendar year maximum per participant is \$1,500
- Orthodontics covered for adults and children with a separate lifetime maximum per participant of \$1,000

Benefits are based on a percentage of dollar expenditures up to a maximum dollar limit per enrolled member per year rather than on the dental procedure provided:

Dental Benefits

Annual Expense	Employer Share	Paid Benefit	Employee Share	Employee Cost
First \$150	100%	\$150	0%	\$0
Next \$2700	50%	\$1350	50%	\$1350

Questions? Contact Baylor University Compensation and Benefits at 254-710-2218