

Vanderbilt
University

MetLife Dental



Student Health
Insurance Plan



Who is MetLife Dental available to?

- All International students and Graduate students in PhD and Master of Fine Arts programs will automatically have dental coverage included with their enrollment in the Vanderbilt Student Health Insurance Plan.
- All other students, whether they are enrolled in the Student Health Insurance Plan or not, can enroll themselves and dependents voluntarily during the open enrollment periods below at <https://vanderbilt.myahpcare.com/products>:
 - Fall: 05/15/2023 - 09/12/2023
 - Spring/Summer: 12/01/2023 - 02/01/2024 (new students only)

Summary of Benefits

Plan Benefits

Coverage Type	In-Network % of Negotiated Fee*	Out-of-Network % of MAC**
Type A: Preventive (cleanings, exams, X-rays)	100%	100%
Type B: Basic Restorative (fillings, extractions)	80%	70%
Type C: Major Restorative (root canal, bridges, dentures)	50%	40%
Deductible[†] (applies to B&C services)		
Individual (per calendar year)	\$50	\$50
Family (per calendar year)	\$150	\$150
Annual Maximum Benefit (applies to A, B & C services)		
Annual maximum per person	\$1,500	\$1,500

Summary of Benefits Continued

- **Type A: Preventive**
 - Prophylaxis (cleanings) - Once every six (6) months
 - Oral Examinations - Once every six (6) months
 - Topical Fluoride Applications
 - Bitewings X-rays; one set in 12 months for adults; one set in 12 months for children under 14.
- **Type B: Basic Restorative**
 - Amalgam Fillings
 - Simple Extractions
 - Periodontal Maintenance
 - Space Maintainers
 - Sealants
- **Type C: Major Restorative**
 - Prefabricated Crowns
 - Oral Surgery
 - Implants Services/Repairs
 - Dentures
 - Endodontics
 - General Anesthesia
 - Periodontics
- **Exclusions apply.** For a complete list of exclusions, please visit the [MetLife Dental Summary of Benefits](#)
 - Exclusion examples:
 - Cosmetic – whitening, fluoride treatments
 - Accidental Injury – covered under accident or medical insurance
 - Prescriptions – covered under medical insurance

How to Enroll

- Once enrolled, students are encouraged to create an account with MetLife so that they can track their claims and view benefit information.
- All enrolled students will be sent a Welcome email which will include their MetLife ID card and ID number.
- If a student adds a dependent to their coverage, they will not receive a second Welcome email as the MetLife ID card and ID will be the same as the student. Students are encouraged to create a MetLife account so they can verify their dependent enrollment.
- When registering, please select “Vanderbilt University Student Dental Plan” from the drop-down menu. You will need to register with your first name, last name, Vanderbilt student email address, phone number, DOB, zip code, state and your MetLife ID.
- Please go to our website for instructions on how to register: <https://vanderbilt.myahpcare.com/products>
- If you need your Member ID Number before you get your ID card, please contact MetLife Dental customer service at 1 (800) 942-0854.

FAQs

Q. May I choose a non-participating dentist?

A. You are always free to select any general dentist or specialist. However, you usually save more when you visit a participating dentist. Participating dentists have agreed to accept negotiated fees as payment in full for covered services. Negotiated fees typically range from 30–45% below the average fees charged in a dentist’s community for similar services. Nonparticipating dentists have not agreed to accept negotiated fees, so you may be responsible for any difference in cost between the dentist’s fee and your plan’s benefit payment.

Q. Can I get an estimate of my out-of-pocket expenses?

A. Yes. We recommend that you request a pre-treatment estimate for services totaling more than \$300. Simply have your dentist submit a request online at www.metdental.com or call 1-877-MET-DDS9. You and your dentist will receive an estimate for most procedures while you are still in the office. Actual payments may vary depending upon plan maximums, deductibles, frequency limits and other conditions at time of payment.

Q. What types of services does the plan cover?

A. Number of dental procedures, including Preventive services, Oral Exams and cleanings, and X-rays.

Q. How are claims processed?

A. Dentists may submit claims for you, which means you have little or no paperwork. If you need a claim form, visit the Forms Library on www.metlife.com or call 1-800-942-0854.

MetLife Voluntary Dental Coverage Rates

	Annual		Spring / Summer	
	8/12/2023 through 8/11/2024		1/1/2024 through 8/11/2024	
Dental				
Student	\$	357.12	\$	218.56
Spouse	\$	343.32	\$	210.11
Each Child (2x Max)	\$	379.44	\$	232.22

Your Student Health Insurance Plan (SHIP) Team

Academic HealthPlans

Academic HealthPlans (AHP) is your plan administrator.

We provide the following services:

- Website
- Plan Materials
- Waiver
- Enrollment
- Billing
- Customer Care for Enrollment
- On-campus Support

Aetna Student Health

Aetna Student Health (Aetna) is your insurance carrier.

Aetna provides the following services:

- Claims Administration
- Claims Customer Service
- Distribution of ID Cards
- Access to a Large Network of Providers



2023-2024

Vanderbilt University

Welcome to My AHP Care! Your one stop to find information about the insurance your school provides.











- Explore the Plan
- Begin Enrollment
- Dental and Vision Options

Already Enrolled?

Access my Account

Scroll down for

 <p>Benefits</p> <p>Click Here for plan details</p>	 <p>Enroll/Cost</p> <p>Click Here for plan costs and to enroll in the plan</p>	 <p>Opt-Out</p> <p>Click Here to opt-out of the plan</p>	 <p>Find a Provider</p> <p>Click Here to find a provider</p>
 <p>Additional Resources</p> <p>Click Here to access account information, ID card and COVID-19 resources</p>	 <p>Claims</p> <p>Click Here to submit a claim</p>	 <p>Contact Information</p> <p>Click Here for contact information</p>	 <p>2022-2023 Plan Year</p> <p>Click Here for 2022-2023 plan year information</p>

Your Plan Benefits Explained

	STUDENT HEALTH CENTER Payments are based on the Negotiated Charge	DESIGNATED NETWORK PROVIDER Payments are based on the Negotiated Charge	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Usual & Customary Charge
Benefit Maximum Per Insured Person, per Policy Year			Unlimited	
Deductible Per Insured Person, per Policy Year	N/A	\$250	\$250	\$500
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year	N/A	\$5,000 (combined)		\$10,000
Family Out-of-Pocket Maximum All Insureds in a Family, per Policy Year	N/A	\$10,000 (combined)		\$20,000
Hospital Room and Board Expense	N/A	80%	80%	50%
Inpatient/Outpatient Surgery	N/A	80%	80%	50%

Preferred Provider Organization (PPO): A type of health plan that contracts with medical providers to create a network of participating providers. You pay less if you use providers that belong to the plan's network.

Deductible: The amount you will pay out-of-pocket before the insurance company begins to pay.

Out-of-Pocket Maximum: The amount you will be responsible for before the insurance company begins to pay claims at 100%.

Your Plan Benefits Explained

Physical, Specialist, including Consultants Office Visits	100%	100% after a \$25 Copayment (Deductible waived)	100% after a \$25 Copayment (Deductible waived)	50%
Diagnostic Testing	N/A	80%	80%	50%
Hospital Emergency Room (Deductible waived)	N/A	90% after a \$100 Copayment	90% after a \$100 Copayment	90% after a \$100 Copayment
Urgent Care	N/A	80%	80%	50%
Preventive Services For more information, please visit healthcare.gov/preventive-care-benefits	100% (Deductible waived)	100% (Deductible waived)	100% (Deductible waived)	50%
Prescription Drugs including specialty drugs	N/A	100% after a Generic Drug: \$15 Copayment Preferred Brand-Name Drug: \$50 Copayment Non-Preferred Brand-Name Drug: \$75 Copayment	100% after a Generic Drug: \$15 Copayment Preferred Brand-Name Drug: \$50 Copayment Non-Preferred Brand-Name Drug: \$75 Copayment	Not Covered

Co-insurance: The percentage that the insurance company will pay for the listed services, after you meet your deductible and before your out-of-pocket max is met.

Copayment: A fixed dollar amount you will have to pay when services are received.

Academic Emergency Services (AES)

Immediate access to assistance if you experience a travel related crisis.

- Emergency medical evacuation - If you are overseas and an emergency occurs, we will get you out of there ASAP.
- Medically advisable repatriation - if you are sick or injured, unable to complete your studies and need to return home.
- Visit by family or friends - If there is a medical emergency and you are hospitalized, we will make sure the ones that care about you most are there to support you.
- Pre-travel information, lost luggage assistance, prescription assistance, translation assistance, emergency message transmittal.

If you need medical or travel assistance, regardless of the nature or severity of your situation, please contact **AES 24 hours a day / 7 days a week**

TOLL FREE: 1 (855) 873-3555

OUTSIDE THE US: 1 (610) 263-4660

EMAIL: assistance@ahpcare.com



Vanderbilt Telehealth by AcademicLiveCare (VTALC)

Virtual visits 24/7 from a smart phone, computer or other mobile device.

- Urgent medical care, psychiatry, therapy, and nutrition services
- Immediate access to urgent medical care
- Easy to schedule behavioral health visits
- \$0 copay

Visit <https://vanderbilt.myahpcare.com/telehealth> to get started.



MindCheck

Behavioral Health Tool

MindCheck online tools make it easy to improve your emotional well-being. You'll also find tips, articles and videos on a variety of topics that include:

- Relationships
- Depression
- Fitness and nutrition
- Stress
- Substance use

The MindCheck online tool asks you four simple questions so you can be aware of how you're feeling. You'll be matched to a color and level to provide insight into your emotional health. And the MindCheck site tracks your history, so you can see how your results change over time.

Now it's easy to take control of your emotional health. Simply go to mindchecktoday.com to get started.

There's no charge to use this program.



New This Year

- One adult vision exam

Eligible health services	Designated network	In-network coverage	Out-of-network coverage
Adult vision care Limited to covered persons age 19 and over			
Adult routine vision exams (including refraction)			
Adult routine vision exams (including refraction) Performed by a legally qualified ophthalmologist or therapeutic optometrist, or any other providers acting within the scope of their license	\$25 copayment then the plan pays 100% (of the balance of the negotiated charge) per visit No policy year deductible applies	\$25 copayment then the plan pays 100% (of the balance of the negotiated charge) per visit No policy year deductible applies	50% (of the recognized charge) per visit
Maximum visits per policy year	1 visit		

Questions?

For dental benefit questions, questions regarding claims or other issues please contact:

MetLife Dental Claims

PO Box 981282

El Paso, TX 79998-1282

[metlife.com/mybenefits](https://www.metlife.com/mybenefits)

1 (800) 942-0854 Customer Service

For SHIP benefit questions, questions regarding claims or other issues please contact:

Aetna Student Health

PO Box 981106

El Paso, TX 79998

1 (877) 480-4168 Customer Service