Expected Reimbursement: Dental Fund

Your actual expenses are not automatically considered all reimbursable expenses. The rules and procedures agreed on by the Finance and Benefits Committee and Harvard’s Office of Labor-Employee Relations determine what expenses are reimbursable for each benefit fund, depending on multiple factors.

For example, applicants to the Dental Fund will have different amounts of reimbursable expenses depending on their insurance coverage.

Note that in all these scenarios, the final expenses calculated is “reimbursable” - not “is reimbursed”. This is the maximum amount you may receive, depending on how heavily each fund is utilized. If enough people apply to drain the fund, we will have to reimburse each applicant less than the maximum amount reimbursable, but this has not happened yet.

If someone experienced a relatively common expensive dental procedure–they needed a root canal and a crown–this is how much of the expenses would be considered reimbursable if they had no insurance, other insurance, or the Harvard Dental Blue insurance (all prices are based on my personal experience)

**Treatment:** Checkup, Root Canal, and Crown
Checkup: ~$100
Root canal: $600
Crown: ~$2000

1) NO Dental Insurance Reimbursement:
   - 100% of every preventative treatment is considered reimbursable
   - 40% of every non-preventative treatment is considered reimbursable.

   In this case, the person would pay for everything upfront:
   - Total expenses: $2700
   - Dental Fund Reimbursable Expenses:
     - Entirety of Checkup ($100)
     - 40% of Root canal + Crown Procedure ($1040)
     - Total reimbursable expenses: $1140

2) NON-HARVARD Dental Insurance Reimbursement:
   - 100% of every preventative treatment not covered by the other insurance plan is considered reimbursable
   - 40% of every non-preventative treatment is considered reimbursable.

   In this case, the person had a non-Harvard plan with full preventive coverage and 20% copays on non-preventive care, and a $1500 plan-year coverage maximum. They paid the following:
Checkup: $0
Root canal: $120
Crown: $400 co-insurance + $680 above plan max

Dental Fund reimbursable expenses:
Root canal: \( \min(0.4 \times 600, 120) = 120 \)
Crown: \( \min(0.4 \times 2000, 1080) = 800 \)
Total reimbursable expenses: $920

3) Harvard DentalBlue Dental Insurance reimbursement
   - *Out of pocket costs for all treatments (preventative or non) are considered reimbursable.*
     In this case, DentalBlue does have a $1500 benefit maximum for the year. This person would also have to pay out of pocket for over half of the cost of the crown.
   - Total Expenses: $1,100
   - FBC Reimbursable Expenses: > 100% of the remaining cost of non-preventative treatments is considered reimbursable.
   - Total reimbursable expenses: $1100 (+ the cost of the premium!)