

# TRAUMA INFORMATION SHEET

## TO YOUR HEALTH - PATIENT EDUCATION HANDOUT

### WHO WILL PROVIDE MY DENTAL CARE?

Student Dental will provide any necessary emergency care to alleviate any pain you are experiencing. Since trauma may be covered under your medical insurance at SIUC, you will be receiving any additional dental care related to the trauma from an outside dentist of your choice.

After Student Dental has evaluated your initial condition, you need to do the following in order for your insurance coverage to be valid. Make an appointment with the dentist of your choice, then call us with the date, time, and name of the doctor. We will make out a referral form for you to pick up and take to your appointment. If you go to your appointment without a referral form SIUC will not cover you.

After leaving Student Dental you should report to the Student Medical Insurance Office, across the hall, and fill out a claim form. It is important to do this as soon as possible and before your outside dental appointment.

### WHO WILL PAY FOR MY DENTAL TRAUMA?

If you have private dental insurance or any other outside insurance they must be billed first. Any remaining balance up to 80% of the total charges may be covered by the student plan contingent upon plan provisions and enrollment. If you do not have any other insurance and the claim is payable, you will be responsible for a \$100 deductible and 20% of the charges. The student plan will cover 80% of charges up to the benefit of \$5,000. You will be responsible for paying your 20% as services are rendered.

### HOW DO I SUBMIT MY CLAIM?

Your dental office needs to send an itemized statement of charges related to the trauma to the address on the referral form. They will be sent payment as described above.

### HOW LONG WILL I BE COVERED?

Your current insurance policy will cover your trauma related dental needs up to one year after the date of the accident, contingent upon continued enrollment and plan provisions. However, you need to fill out a claim form at the Student Medical Insurance Office as soon as possible.