

Voluntary Insurance Options for USF Health GME Residents/Fellows

These plans will end on 12/31/2024

Dental Insurance

As a USF Morsani College of Medicine resident/fellow, you are eligible to enroll in one of three United Healthcare Dental Plans designed to meet your unique needs based on plan usage, flexibility in using network or non-network dentists and cost. The dental plans are divided into three categories: Primary PPO Plan (PPO30), Alternate PPO Plan (PPO20), and DHMO. For PPO Plans, you can receive care from any dentist, but your cost is lower when you use network providers. To find an in-network dentist, go to myuhc.com/dental (be sure to select the applicable plan, i.e. PPO30 or PPO20). You will have an annual deductible to meet before the plan starts paying benefits, and then you pay part of the cost for the services you receive. The primary difference is that PPO 30 has a higher benefit maximum and covers higher percentages of some services. Click [HERE](#) for PPO30 Plan Details. Click [HERE](#) for PPO20 Plan Details



The DHMO Plan pays benefits only when you use a network provider. There is no deductible or annual maximum. You pay a fixed copayment for dental procedures listed on the co-payment schedule. Click [HERE](#) for DHMO Plan Details

These dental plans are voluntary, paid entirely by the employee (you) via payroll deduction.

Vision Insurance

Affordable vision coverage is available to eligible employees through United Healthcare. The plans cover exams and materials at significantly reduced rates. Vision plans include network and non-network coverage options with allowances towards lenses or contacts every twelve months and frames every 24 months. The plan's Laser Vision correction procedures are offered at discounted rates when performed by Laser Vision Network of America (LVNA) providers.



Click [HERE](#) for Vision Insurance Details.

Vision insurance is voluntary, paid entirely by the employee (you) via payroll deduction.

This document is for reference only. Please contact United or review policy documents for latest information.