Resolution on IMPORTANCE OF DUKE SPONSORED DENTAL INSURANCE TO STUDENT’S HEALTH (Resolution 2015-01)

The Graduate and Professional Student Council, General Assembly

Reiterating the purpose of GPSC to represent and advocate on behalf of graduate and professional students at Duke University,

Having studied the survey responses of over 400 graduate and professional students from across Duke University from the GPSC Graduate and Professional Health Survey, learned that 66% of reporting students do not have dental insurance,

Observing that, of the reporting students without dental insurance, 96% desire dental insurance and 61% desire dental insurance even if it increases their insurance premium,

Noting with deep concern that 80% of students without dental insurance report that lacking dental insurance increases their stress level,

Realizing the severity of the situation in which graduate and professional students often carry thousands of dollars in college debt, and those supporting spouses and children live at or near the federal poverty line,

Taking into consideration that 17 of Duke’s top 19 peer institutions offer or require student dental insurance at an average premium of approximately $258 annually,

Realizing that approximately 90% of students would consider purchasing dental insurance at $25 per month,
Emphasizing that the National Institutes of Health’s National Institute of Dental and Craniofacial Research reports that “oral health is essential to general health and wellbeing”,

1. Affirms that availability of affordable dental insurance is critical to the health and wellbeing of graduate and professional students at Duke University;

2. Proclaims that offering dental insurance options will make Duke more competitive in attracting the best and brightest graduate and professional students worldwide; and

3. Urges Duke University to explore dental insurance options and provide them to students in a cost effective way.

Signed,

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Effective Date: February 10, 2014
Appendix I.
GPSC Graduate and Professional Health Survey

Purpose: To survey the graduate and professional student population for how well their health needs were being met.

Advertisement: 6 weeks in GPSC newsletter & email listservs

Incentive: 40 $5 Starbucks cards (CAPS)

Total Participants: 424

Results:

Insurance Coverage Sources

Dental Insurance Coverage
Dental Insurance Desire

Lacking Dental Insurance and It’s Impact on Stress Level
## Appendix II.
Comparison of Student Dental Plan Peer Universities
Compiled by Kevin McGowan and Friedolin Merhout
January 2015

<table>
<thead>
<tr>
<th>School</th>
<th>Dental Insurance Option</th>
<th>Affiliated with Dental School</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Berkeley</td>
<td>Yes</td>
<td>No</td>
<td>Inc. With Health Insurance</td>
</tr>
<tr>
<td>Brown</td>
<td>Yes</td>
<td>No</td>
<td>$268</td>
</tr>
<tr>
<td>Caltech</td>
<td>Yes</td>
<td>No</td>
<td>$133</td>
</tr>
<tr>
<td>Columbia</td>
<td>Yes</td>
<td>Yes</td>
<td>$180 (Columbia Dental School)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$296 (Aetna Dental Plan)</td>
</tr>
<tr>
<td>Cornell</td>
<td>Yes</td>
<td>No</td>
<td>$293</td>
</tr>
<tr>
<td>Dartmouth</td>
<td>No</td>
<td>No</td>
<td>Basix only</td>
</tr>
<tr>
<td>Harvard</td>
<td>Yes</td>
<td>No</td>
<td>$443</td>
</tr>
<tr>
<td>Johns Hopkins</td>
<td>Yes</td>
<td>No</td>
<td>$152</td>
</tr>
<tr>
<td>Northwestern Univ.</td>
<td>Yes</td>
<td>No</td>
<td>$143</td>
</tr>
<tr>
<td>MIT</td>
<td>Yes</td>
<td>No</td>
<td>$255 (Basic Plan)</td>
</tr>
<tr>
<td>New York Univ.</td>
<td>Yes</td>
<td>Yes</td>
<td>$235</td>
</tr>
<tr>
<td>Princeton</td>
<td>Yes</td>
<td>-</td>
<td>$72</td>
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<tr>
<td>Stanford</td>
<td>No</td>
<td>No</td>
<td>NA</td>
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<tr>
<td>Univ. of Chicago</td>
<td>Yes</td>
<td>No</td>
<td>$303</td>
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<td>Univ. of Michigan</td>
<td>Yes</td>
<td>Yes</td>
<td>$0</td>
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<tr>
<td>Univ. of Pennsylvania</td>
<td>Yes</td>
<td>Yes</td>
<td>$399</td>
</tr>
<tr>
<td>Univ. of Virginia</td>
<td>Yes</td>
<td>No</td>
<td>$250</td>
</tr>
<tr>
<td>Washington Univ.</td>
<td>Yes</td>
<td>No</td>
<td>$443</td>
</tr>
<tr>
<td>Yale</td>
<td>Yes</td>
<td>No</td>
<td>$190</td>
</tr>
</tbody>
</table>

![Graph showing yearly premiums for different universities and an average line](image)
Appendix III.
Willingness to Buy BlueCross BlueShield of North Carolina (BCBSNC) Dental Blue Dental Insurance by Price
Compiled by David Hall
December 2014

The chart indicates that at the current premium of $40 per month, only about 35% of graduate students would consider purchasing dental insurance. Approximately 90% of students would consider purchasing insurance at $25 per month (n=58).
References.

Berkeley
http://uhs.berkeley.edu/students/insurance/dentalannouncement.shtml

Brown
https://www.universityhealthplans.com/letters/letter.cgi?school_id=169

Caltech
http://www.deltadentalins.com/caltechstudentdental/

Columbia
http://www.cumc.columbia.edu/student/health/insurance/dental.html

Cornell

Dartmouth
http://www.dartmouth.edu/~health/resources/dental/basix_dental.html

Harvard
http://hushp.harvard.edu/optional-dental-coverage

Johns Hopkins

MIT

Northwestern

NYU
http://dental.nyu.edu/patientcare/stu-dent-plan.html

Princeton
http://www.princeton.edu/uhs/student-insurance/vision-dental/

Stanford
http://vaden.stanford.edu/insurance/dental-vision

University of Chicago
http://humanresources.uchicago.edu/benefits/healthwelfare/dental/metcopay/costs.shtml

University of Michigan
http://benefits.umich.edu/plans/dental/costs.html

University of Pennsylvania
https://www.mypenndentist.org/site/insurance_plans/pst
University of Virginia
http://www.virginia.edu/studenthealth/insurance/Dental1415.html

Wash. U.

Yale
http://www.yale.edu/gradprofdenteye/dentalFaq.pdf