



**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,

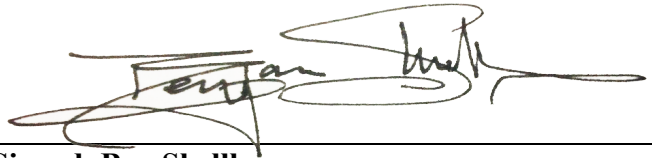
Taking into consideration that 17 of Duke's top 19 peer institutions offer or require student dental insurance at an average premium of approximately \$258 annually,

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,

A handwritten signature in black ink, appearing to read 'Ben Shellhorn', written over a horizontal line.

Signed: Ben Shellhorn

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Graduate and Professional Student Council
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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

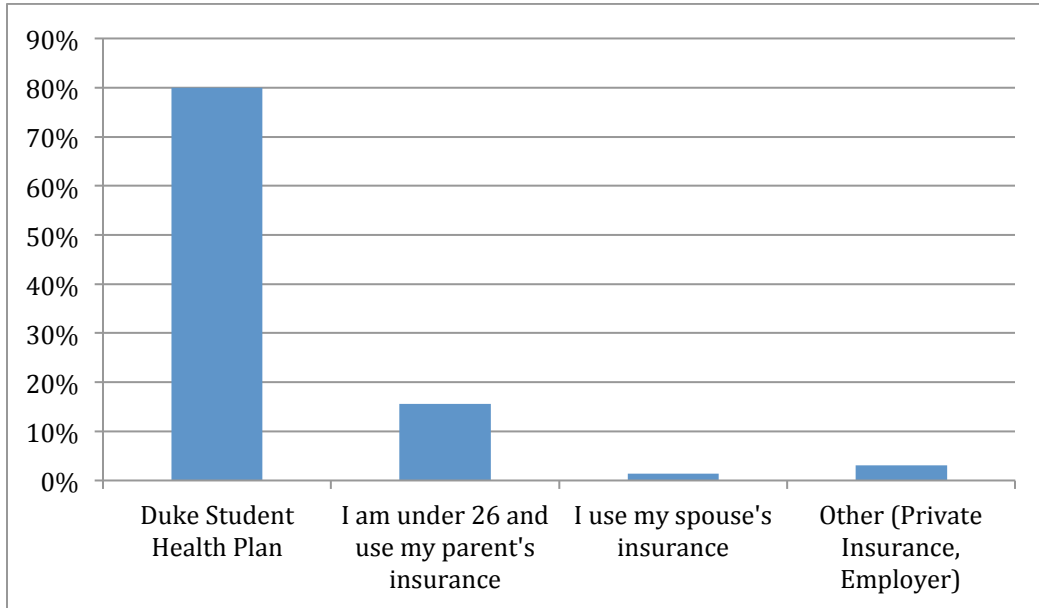
Advertisement: 6 weeks in GPSC newsletter & email listservs

Incentive: 40 \$5 Starbucks cards (CAPS)

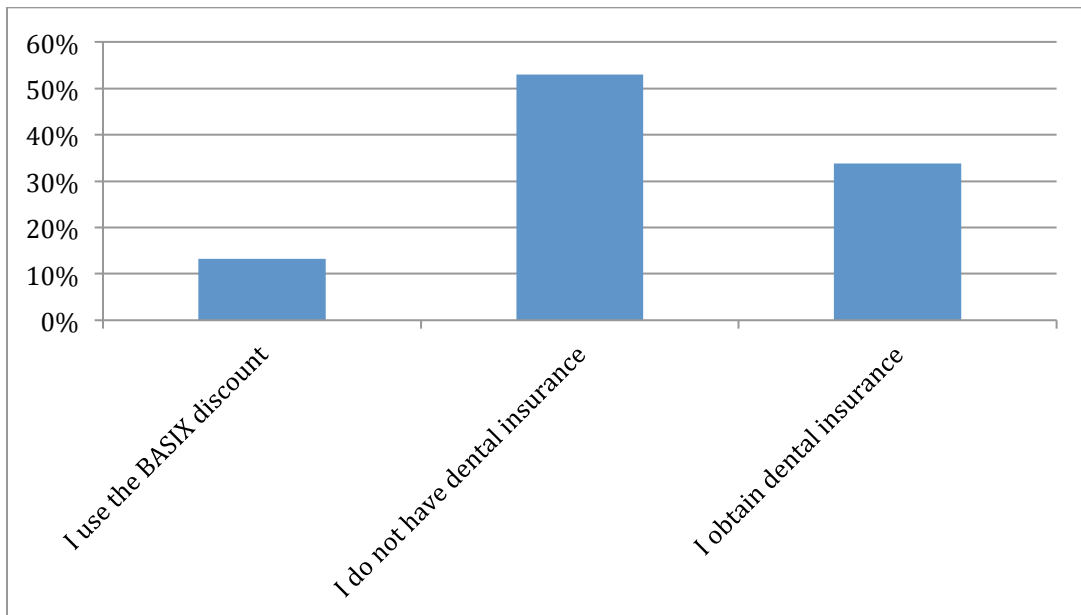
Total Participants: 424

Results:

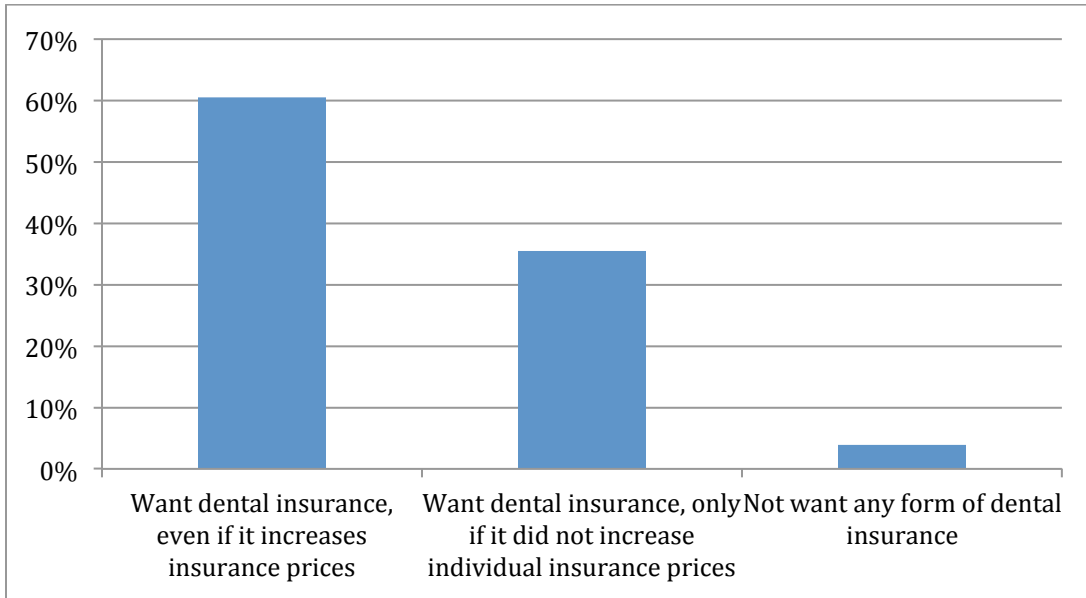
Insurance Coverage Sources



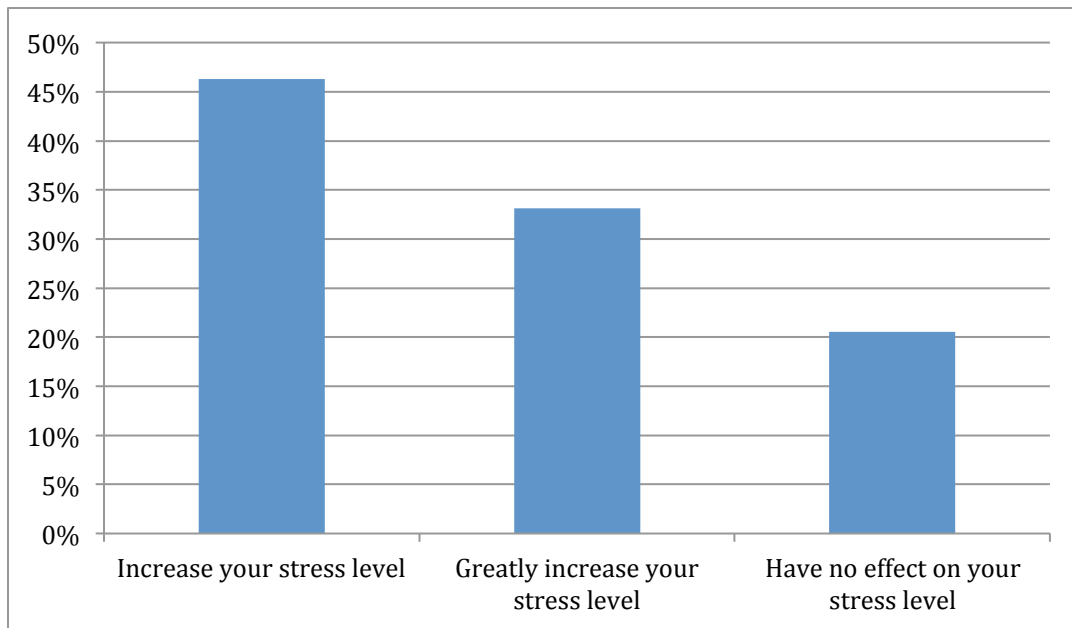
Dental Insurance Coverage



Dental Insurance Desire



Lacking Dental Insurance and It's Impact on Stress Level



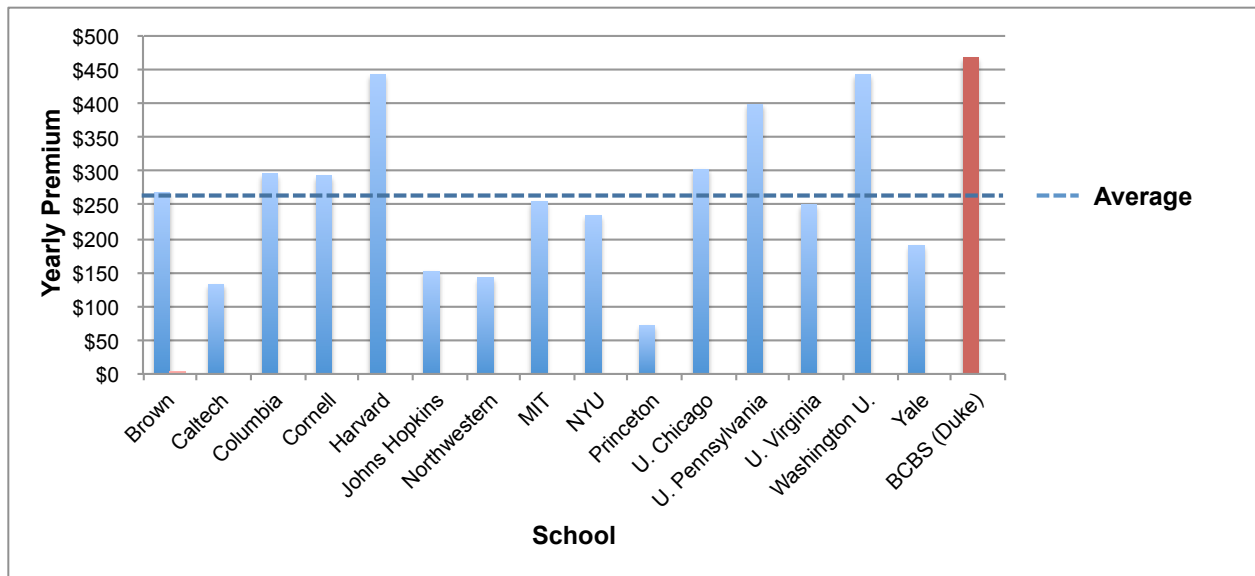
Appendix II.

Comparison of Student Dental Plan Peer Universities

Compiled by Kevin McGowan and Friedolin Merhout

January 2015

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



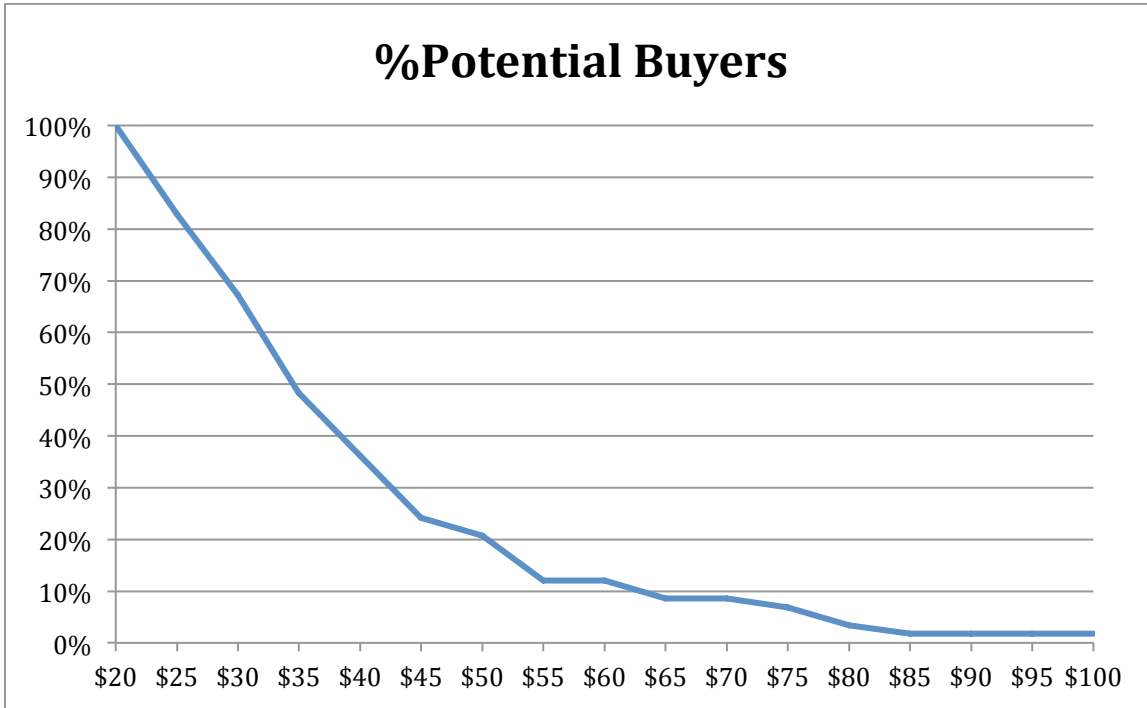
Appendix III.

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

<http://www.gannett.cornell.edu/cms/pdf/insurance/upload/Vision-and-Dental.pdf>

Dartmouth

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

Harvard

<http://hushp.harvard.edu/optional-dental-coverage>

Johns Hopkins

http://www.jhsph.edu/offices-and-services/student-accounts-and-business-services/archive/dental_insurance/index.html

MIT

<http://odge.mit.edu/finances/dental/ppo-value-plan-summary/>

Northwestern

<http://www.gannett-powers.com/northwestern/student/index.htm>

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.

<http://shs.wustl.edu/Insurance/Documents/Wash%20U%20-%20Dental%20Enrollment%20form%202014.pdf>

Yale

<http://www.yale.edu/gradprofdenteye/dentalFaq.pdf>