

Delta Dental of Washington

# smile



Dental benefits help make dental care easy and affordable

Delta Dental of Washington Plans for students

# It's wise to protect your healthy smile



Health and dental care in the US works very differently than other countries. In the US, people are responsible for paying all the costs of their care. That's why we purchase pre-paid health benefits. They make getting medical and dental care more affordable.

The cost of care here is also higher than other countries. Treatment for damaged or unhealthy teeth can cost hundreds or thousands of dollars.

Dental benefits help protect you from paying the full cost for these services. This is why the monthly rate you pay for dental benefits can help you save money in the long run.

The difference in monthly rates depends upon how much your benefit plan will pay for the care you need.

Overall, plans with higher monthly rates will cover more services and have the lowest out-of-pocket costs when you need care.

#### Apply today!

It's easy to apply online:

### DeltaDentalCoversMe.com/WSU

# All dental benefits are from Delta Dental of Washington.

#### Who is Delta Dental of Washington?

We're the State's leading dental benefits carrier and provide coverage for 2.8 million members.

#### How do I find a dentist?

Simply visit **DeltaDentalCoversMe.com** and use our Dentist search tool to search for one near you.

#### What happens when I go back home?

Your coverage goes with you! Your dental plan works when you're at school in the US and at home during the summer.

#### Does iSHIP cover dental care?

No. The iSHIP plan covers a wide variety of medical care, but not adult dental. It only covers dental services for children under age 19 covered by your iSHIP plan.

#### Is it easy to enroll?

Yes! The fastest way to enroll is online at **DeltaDentalCoversMe.com/WSU**. Simply follow the step-by-step instructions on the website. If you have any questions, please call 888 899 3736.

#### What if I have questions?

For assistance, call Brown & Brown Insurance Services at 206 676 8121.

## Smart choices to help you save money when you need care

	Basic Plan  No out-of-pocket cost for exams, cleanings and X-rays. You pay a small percentage of cost for emergency services, fillings and non-surgical extractions. Major services are not covered.	Clear Plan <sup>sM</sup> You have a set copay (out-of-pocket cost) for all dental services so you know before you go to the dentist what your share of the cost of any service will be.	Classic Plan You pay a small percentage of the cost for every dental service, including preventive care.	Enhanced Plan  No out-of-pocket cost for exams, cleanings, X-rays and topical fluoride treatments.  For other services, you pay a small percentage of the cost and the plan pays the rest.	Premium Plan  Our most comprehensive coverage and highest benefit maximum. No out-of-pocket cost for exams, cleanings, X-rays and topical fluoride treatments.  For other services, you pay a small percentage of the cost and the plan pays the rest.	
Plan Benefit*	Percent you pay after your Office Visit Copayment.	Fixed dollar amount you pay after plan benefits are paid	Percent you pay after deductible (where required).	Percent you pay after deductible (where required).	Percent you pay after deductible (where required).	
Cleanings, Exams, Bitewing X-rays	0%	\$65	20%	0%	\$0	
Topical Fluoride	50%	(included in cleaning)	20%	0%	\$O	
Fillings	50% (6-month waiting period may apply)	\$115	<b>50%</b> (12-month waiting period may apply)	50% (no waiting period)	20% (no waiting period)	
Crowns	Not covered	\$740	<b>50%</b> (12-month waiting period may apply)	<b>50%</b> (12-month waiting period may apply)	<b>50%</b> (12-month waiting period may apply)	
Implants	Not covered	<b>\$2,600</b> (per implant)	<b>50%</b> (12-month waiting period may apply)	50% (12-month waiting period may apply)	<b>50%</b> (12-month waiting period may apply)	
Root Canals	Not covered	\$535	<b>50%</b> (12-month waiting period may apply)	<b>50%</b> (12-month waiting period may apply)	<b>50%</b> (12-month waiting period may apply)	
Non-Surgical Extractions	50% (6-month waiting period may apply)	\$115	<b>50%</b> (12-month waiting period may apply)	<b>50%</b> (12-month waiting period may apply)	<b>50%</b> (12-month waiting period may apply)	
Office Visit Copayment	\$15	None	None	None	None	
Dollar Maximum Benefit (per person per policy year)	\$1,000	None	\$1,000	\$1,000	\$2,000	
Deductible (per policy year)	None	None	\$50/person (Per policy year; N/A for cleanings, exams, X-rays, and topical fluoride)	\$50/person (Per policy year; N/A for cleanings, exams, X-rays, and topical fluoride)	\$100/person (Once per lifetime as long as policy remains in force. N/A for cleanings, exams, X-rays, and topical fluoride)	
Annual Contract Required	Yes	Yes	No	Yes	Yes	

### Affordable monthly rates: effective January 1 - December 31, 2019

	Basic Plan		Clear Plan <sup>sм</sup>		Classic Plan		Enhanced Plan		Premium Plan		
WSU Campus location	Pullman, Spokane, Tri Cities	Everett, Vancouver		Pullman, Spokane, Tri Cities	Everett, Vancouver						
Self	\$25.40	\$29.85	Age 0-25	\$27.00	\$38.00	\$34.80	\$40.00	\$41.95	\$48.20	\$50.34	\$57.84
Self + spouse	\$50.70	\$59.75	Age 26-50	\$34.00	\$45.00	\$69.60	\$80.00	\$83.85	\$96.40	\$100.62	\$115.68
Self + child(ren)	\$75.05	\$79.50	Age 51+	\$39.00	\$49.00	\$78.15	\$89.80	\$94.10	\$108.15	\$112.92	\$129.78

<sup>\*</sup>This is only a partial summary of benefits for these dental plans. Please refer to the plan policy for full details of benefits, exclusions and limitations.