

# smile



## Dental benefits help make dental care easy and affordable

Delta Dental of Washington  
Plans for students



Delta Dental of Washington

It's wise to protect your healthy smile



Health and dental care in the US work 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 much 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](https://www.DeltaDentalCoversMe.com/WSU)

All dental benefits are administered by 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](https://www.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](https://www.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

	Enhanced Plan	Classic Plan	Basic Plan	Clear Plan <sup>SM</sup>
<b>Plan Benefit*</b>	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	Like the Enhanced Plan except you pay a small percentage of the cost for every dental service, including preventive care.	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.	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.
<b>Plan Benefit*</b>	Percent you pay after deductible (where required).	Percent you pay after deductible (where required).	Percent you pay after your Office Visit Copayment.	Fixed dollar amount you pay after plan benefits are paid
<b>Cleanings, Exams, Bitewing X-rays</b>	<b>0%</b>	<b>20%</b>	<b>0%</b>	<b>\$70</b>
<b>Topical Fluoride</b>	<b>0%</b>	<b>20%</b>	<b>50%</b>	(included in cleaning)
<b>Fillings</b>	<b>50%</b> (no waiting period)	<b>50%</b> (12-month waiting period may apply)	<b>50%</b> (6-month waiting period may apply)	<b>\$125</b>
<b>Crowns</b>	<b>50%</b> (12-month waiting period may apply)	<b>50%</b> (12-month waiting period may apply)	<b>Not covered</b>	<b>\$800</b>
<b>Implants</b>	<b>50%</b> (12-month waiting period may apply)	<b>50%</b> (12-month waiting period may apply)	<b>Not covered</b>	<b>\$2,750</b> (per implant)
<b>Root Canals</b>	<b>50%</b> (12-month waiting period may apply)	<b>50%</b> (12-month waiting period may apply)	<b>Not covered</b>	<b>\$565</b>
<b>Non-Surgical Extractions</b>	<b>50%</b> (12-month waiting period may apply)	<b>50%</b> (12-month waiting period may apply)	<b>50%</b> (6-month waiting period may apply)	<b>\$125</b>
<b>Office Visit Copayment</b>	<b>None</b>	<b>None</b>	<b>\$15</b>	<b>None</b>
<b>Dollar Maximum Benefit</b> (per person per policy year)	<b>\$1,000</b>	<b>\$1,000</b>	<b>\$1,000</b>	<b>None</b>
<b>Deductible</b> (per policy year)	<b>\$50/person</b> (N/A for cleanings, exams, X-rays, and topical fluoride)	<b>\$50/person</b> (N/A for cleanings, exams, X-rays, and topical fluoride)	<b>None</b>	<b>None</b>
<b>Annual Contract Required</b>	<b>Yes</b>	<b>No</b>	<b>Yes</b>	<b>Yes</b>

## Affordable monthly plan rates

WSU Campus location	Enhanced Plan		Classic Plan		Basic Plan		Clear Plan <sup>SM</sup>		
	Pullman, Spokane, Tri Cities	Everett, Vancouver	Pullman, Spokane, Tri Cities	Everett, Vancouver	Pullman, Spokane, Tri Cities	Everett, Vancouver		Pullman, Spokane, Tri Cities	Everett, Vancouver
<b>Self</b>	\$41.95	\$48.20	\$34.80	\$40.00	\$25.90	\$30.45	Age 0-25	\$25.00	\$35.00
<b>Self + spouse</b>	\$83.85	\$96.40	\$69.60	\$80.00	\$51.75	\$60.95	Age 26-50	\$32.00	\$42.00
<b>Self + child(ren)</b>	\$94.10	\$108.15	\$78.15	\$89.80	\$76.60	\$81.10	Age 51+	\$36.00	\$46.00

\*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.

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