

# California Institute of Technology Student Dental Insurance Plan 2010–2011 Highlights



As a registered student, you are eligible to enroll in — or waive enrollment in — the Caltech Student Dental Insurance Plan during the Student Enrollment/Waiver Period every year. You may waive enrollment in the plan only if you have other dental coverage.

## To Learn More

For details about the Student Dental Insurance Plan benefits and services described here, and to find a DHMO dentist, call Delta Dental at (800) 422-4234 or go online to <https://caltechdental.inshealth.com>.

### Caltech Student Dental Plan Benefits Summary

Routine Diagnostic and Preventive Care (cleanings/exams every 6 months, X-rays)	Covered 100%
Basic/Restorative Care (composite fillings, root canals, oral surgery)	Copays apply
Major Care (e.g., inlays, onlays, crowns, dentures)	Copays apply
Orthodontics	Copays apply

For benefit details, including copay amounts, please refer to the Delta Benefits Description at <https://caltechdental.inshealth.com>.

## What Is the Student Dental Plan?

Because the Caltech Student Health Insurance Plan does not cover dental care, we offer a separate Student Dental Insurance Plan. The plan is offered through Delta Dental, and is called "DeltaCare USA<sup>®</sup>".

## What does the Dental Insurance Plan include?

- Coverage for routine preventive dental care, such as cleanings and exams once every six months
- Coverage for non-routine dental care, such as crowns and root canals
- Accidental dental injury benefits

## How does the Dental Insurance Plan work?

There is no deductible, and many of your routine dental expenses (including exams/cleanings) are fully paid for by the plan. For other, non-routine treatments the plan provides coverage after you pay a flat-dollar copay.

It is a Dental Health Maintenance Organization (DHMO) plan, which means you must select a DeltaCare USA<sup>®</sup> DHMO network dentist to provide your dental care. The plan does not provide coverage if you go to a dentist who is not your DeltaCare USA<sup>®</sup> DHMO provider.

## How do I enroll in or waive the Dental Insurance Plan?

Please keep in mind that the choice you make for the Student Health Insurance Plan does not automatically carry over to the Student Dental Insurance Plan. You must make **two separate choices** — one for Medical and one for Dental. Also, you can enroll in Dental even if you waive Medical.

**All eligible students** must choose to enroll in or waive the Student Dental Insurance Plan during the Student Enrollment/Waiver Period (July 12 – August 31, 2010). To make your election, go to <https://caltechdental.inshealth.com>.

If no election to enroll or waive is made, you will automatically be enrolled in the plan for the school year.

## When will I receive my Dental Insurance ID card?

If you are a new enrollee, you will receive your ID card in late September/early October. If you currently participate in the Plan, you will not receive a new ID card. If you would like an additional ID card, you may print one at [www.deltadentalins.com](http://www.deltadentalins.com), or you may call Delta Dental at (800) 422-4234.

## When does Dental coverage begin and end?

Coverage is effective October 1, 2010 through September 30, 2011. There is no cancellation refund.

## How much does the Dental Plan cost?

The annual premium cost for the Dental Plan for the 2010–2011 academic year is shown in the following table:

2010–2011 Dental Premium	
Student	\$62.00
Student + 1 Dependent	\$139.40
Student + 2 or More Dependents	\$233.36

The annual premium cost will be billed to your student account in the fall.

## Are there requirements for waiving Dental coverage?

You can waive your participation in the Student Dental Insurance Plan only if you have other dental insurance. There are no other specific waiver requirements for Dental.

You can enroll or waive July 12 – August 31, 2010.  
Refer to the enclosed Student Enrollment/Waiver Guide for step-by-step instructions.