

# California Institute of Technology Student Dental Plan 2009 – 2010 Highlights



As a registered student, you are eligible to enroll in — or waive enrollment in — the Caltech Student Dental Insurance Plan during the 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 Plan benefits and services described here, and to find a DHMO dentist, call Delta Dental at (800) 422-4234 or go online to [healthcenter.caltech.edu](http://healthcenter.caltech.edu) (click on "Dental and Vision Info").

### 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 [healthcenter.edu](http://healthcenter.edu) (under Dental and Vision Info).

## What Is the Student Dental Plan?

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

## What does the 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 Plan work?

With this plan, 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® 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® DHMO provider.

## How do I enroll (or waive participation) in the Dental Plan?

Please keep in mind that enrolling or waiving the Student Health Insurance Plan does not automatically enroll you in or waive the Student Dental Plan. You must make separate elections for Medical and 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 Plan during the Enrollment/Waiver Period (June 1 – August 31, 2009). To make your election, complete an *Enrollment/ Change Form* or an *Affidavit of Other Dental Insurance Form* and return it to the Benefits Office (Mail code 161-84). Forms are available at [healthcenter.caltech.edu](http://healthcenter.caltech.edu) (click on "Dental and Vision Info"). If no election to enroll or waive is made, you will automatically be enrolled in the plan for the school year.

## When does Dental Plan coverage begin and end?

Coverage is effective October 1, 2009 through September 30, 2010. There is no cancellation refund.

## How much does the Dental Plan cost?

For the 2009 – 2010 academic year, the annual premium cost for the Dental Plan is shown in the following table:

2009 – 2010 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 August 2009.

## Are there requirements for waiving Dental coverage?

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