

2022-2023

BrightSmile

for Students

Dental insurance
coverage and plan
features



Share your BrightSmile with the world.

Bright
Benefits™



REGULAR DENTAL CARE

What to expect when visiting the dentist

Regular visits to the dentist are essential for maintaining your BrightSmile. In fact, the American Dental Association recommends you go every six months, and your dentist may suggest even more frequent visits if you need additional help.

During a regular dental checkup, your dentist (or a dental hygienist) will take a look at your face, head and neck and conduct a thorough dental examination on your teeth, gums and throat. They will evaluate the health of your mouth because an exam can uncover signs of oral cancer, diabetes or vitamin deficiencies.

Your dentist will assess the overall state of your teeth, gums and oral health by examining the following:

- ✓ Overall face and neck
- ✓ Lymph nodes and lower jaw joints (TMJs)
- ✓ Any changes in the gums covering your teeth
- ✓ Any loose or missing teeth and signs of decay
- ✓ Tongue and mouth tissue
- ✓ Your bite
- ✓ Damaged fillings
- ✓ Gums and signs of gum disease
- ✓ Plaque & tartar buildup or cavities
- ✓ X-rays of your mouth

Your dental professional will also clean your teeth, discuss the results of your exam and X-rays and provide recommendations for your general oral care routine.

With dental insurance, your exam and cleaning are covered.

Benefits apply once the premium is paid and the policy is effective. Annual maximum, limitations, deductibles and age and frequency restrictions may apply, as outlined in the policy. Must be under age 65 and have an address in the same state as the school to be issued a policy. Coverage up to the amounts stated will be paid by the plan in the form of a reimbursement once a claim has been submitted. Any amount beyond what is covered is the member's responsibility. Where differences between this document and the policy exist, the policy will prevail. Exact coverage amounts vary by plan. *Members may cancel their policy within 30 days of enrollment for a refund if no claims have been paid on the policy, otherwise a reimbursement of paid claims will be requested of the member or deducted from the refund issued. This product is not available in all states. Underwritten by National Guardian Life Insurance Company, Madison, WI. Policy form number NDNINDSCP 2021 or NDNINDSCP 2022. National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America, a.k.a. The Guardian or Guardian Life. BrightBenefits and PrimeCare Administrators are brands of PrimeCare Benefits Group, Inc. © 2022 BrightBenefits. All rights reserved. BSMILE-C22-UWS

THE IMPORTANCE OF A HEALTHY MOUTH

We care about student smiles.

Insurance keeps the cost of care manageable and affordable.

Good oral health is critical to performing basic daily activities like eating, smiling and talking. It is also important for relationships, communicating and financial prosperity. Conversely, poor dental health can have serious negative consequences including painful and costly health conditions.¹ The American Dental Association has indicated that young people age 18-34 want to go to the dentist but don't because of cost or access to care.²



Covered services and procedures

Be confident in getting the care you need to maintain a healthy smile. Your BrightSmile for Students plan offers a generous reimbursement on the most common services and procedures.

- | | | |
|-----------------------|--------------------|-------------------------------|
| ✓ Routine dental exam | ✓ Fillings | ✓ Emergency pain treatment |
| ✓ Teeth cleaning | ✓ Root canals | ✓ X-Rays |
| ✓ Crowns | ✓ Tooth extraction | ✓ Plus almost 200 others..... |

BrightSmile for Students addresses those barriers by covering the most common dental care needs at any dentist in America.

Visiting a dentist for regular care and cleanings can help reduce the possibility of more expensive treatment later. It supports healthy teeth and gums, and that investment in oral health is an investment in overall wellness.

1. "The Surprising Connections Between Oral Health and Well Being," University of Illinois Chicago, 2019. dentistry.uic.edu/news-stories/the-surprising-connections-between-oral-health-and-well-being/ 2. "Oral Health and Well-Being in the United States," American Dental Association Health Policy Institute, 2015.

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Make it insurance... but keep it simple.

BrightSmile for Students is a dental insurance plan built with busy students in mind. First, we kept the plan design simple and straightforward - there is no co-insurance, no waiting periods, and there's no network. Visit any dentist you like, anywhere in the U.S. without the hassle or worry of out-of-network costs. Whether you're at school, at home or traveling, you're covered!

Each procedure is covered up to a certain amount, like getting an allowance.

You've also got great coverage - your plan pays up to \$1,250 on covered services for a whole year. Each procedure is covered up to a certain amount, like getting an allowance. If a dentist charges more than that, you are only responsible for the difference.

Once you see the dentist, a claim for services is sent to us (usually by the dentist's office). If the office does not submit a claim for you, you pay for the services during the visit and then submit the claim yourself, for reimbursement of the covered amount. If a service is not listed in the plan's fee schedule, it is not covered, and you pay for it in full during your visit. But don't worry - there are almost 200 of the most common procedures listed!

Plan highlights

No monthly premium payments!
One lump-sum premium
payment helps students plan
and stay on a budget.

Almost 200 common services
and procedures are covered,
including preventive and
emergency care.

Simple eligibility requirements
- must be under age 65 and
have an address in the same
state as the school.

Coverage for international
students - just visit a dentist in
the U.S. (eligibility requirements
apply)

Easy online enrollment, and
emailed ID card and policy.

30-day grace period - members
can cancel their policy within
30 days of enrollment for a full
refund*

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WE'RE ALL HERE TO HELP

Additional important resources

Together with dentists across the country, your school, and so many others, we are dedicated to helping you maintain a bright smile - because we believe in healthy smiles, and we believe in you. If you have questions or need guidance on your oral health journey, reach out to us - we are here to help.



Questions on coverage, eligibility or the plan in general?

Contact BrightSmile
for Students

www.BrightSmileForStudents.com

(866) 998-3944

Ready for a dental checkup or procedure?

Visit any dentist, or find
a nearby Campus Smiles

Visit any dentist in the U.S., or see if
there is a Campus Smiles near you at
www.Campus-Smiles.com

Questions about enrolling or premium payment?

Contact
Benefit Partners Group

(877) 247-8817
Enrollment@benefitpartnersgroup.com

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