



Voluntary Dental Insurance



- ✦ **Is this insurance paid by me or by Vassar?** This is an optional, or “voluntary” coverage plan and is not paid by the College. You can purchase this insurance through payroll deduction.
- ✦ **What does it cost?** For 2008, single coverage costs **\$47.33** per month. Family coverage costs **\$110.92**.
- ✦ **Who is covered under “Family”?** You, your spouse/partner and/or children under age 23.
- ✦ **What insurance company is providing the coverage?** Delta Dental.

DENTAL BENEFITS : COVERAGE OUTLINE

Maximum plan will pay: \$1,500 per person per year.

Maximum plan will pay for Orthodontics: \$1,000 per child under age 19 per lifetime.

Deductible: \$50 per person, capped at \$150 per family. You do not have to pay the deductible for Preventive/Diagnostic services.

Type of Service	Example	Plan Pays	You Pay
Preventive/Diagnostic	<i>Cleanings, Check-Up, X-Rays</i>	90%	10%
Basic Restorative	<i>Fillings</i>	80%	20%
Oral Surgery	<i>Extraction of tooth</i>	80%	20%
Endodontics	<i>Root canal</i>	80%	20%
Periodontics	<i>Scaling, gingivectomy</i>	80%	20%
Major Restorative	<i>Crowns</i>	50%	50%
Prosthodontics	<i>Dentures</i>	50%	50%
Orthodontics	<i>Braces</i>	50%	50%

- ✦ **Can I use any dentist?** Yes. However, the percentages shown above are based on the rates charged by dentists on Delta’s “Preferred” dentist list. Preferred dentists’ rates are, by arrangement with Delta, lower than those of dentists not on the list. With a non- Preferred dentist, you will pay your percentage above, plus any differential charge between your dentist’s fee and that of the Preferred dentists. Therefore your costs will be lower at a network dentist, but you are not restricted to the list.

- ✦ **How do I find a Delta Dentist?** Go to the website www.deltadental.com and click on “Dentist Search.” You can choose either “DeltaPreferred Option” or “Delta Premier” – there are about 65 “Preferred” (lowest price) dentists and about 30 additional “Premier” dentists within 15 miles of Poughkeepsie.