

## Cost and Coverage

BrightBenefits is proud to offer BrightSmile for Students, a straightforward dental plan designed with busy college students in mind. We've kept the plan simple and easy to understand, providing coverage on the most common dental services and procedures and giving students the freedom to visit any dentist they like – there's no network to search.



Insurance helps offset the cost of regular and unexpected oral care. Unlike many dental insurance plans, with BrightSmile for Students, there is no provider network. Students don't have to find a participating provider or worry about the added costs of going out-of-network; they simply go to any dentist they like. Whether they are at home, traveling across the country, or at school, they're 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 the claim has been submitted. Any amount beyond what is covered is the member's responsibility. <sup>1</sup>If no claims have been paid on the policy, otherwise a reimbursement of all paid claims will be requested of the member or deducted from the refund issued. Where differences between this document and the policy exist, the policy will prevail. Exact coverage amounts vary by plan. This product is not available in all states. Underwritten by National Guardian Life Insurance Company, Madison, WI. Policy form number NDNINDSBP 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. BSCC-C22-UWS