

BrightSmile

for Students

Cost and Coverage

FOR STUDENTS AT SOUTHERN METHODIST UNIVERSITY

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.

2022-2023 Dental Premium Rates		
BRIGHTSMILE FOR STUDENTS - PLAN B 2022		
	ANNUAL PLAN	SPRING/SUMMER PLAN
	12 mo. of coverage 8/1/2022 - 7/31/2023	7 mo. of coverage 1/1/2023 - 7/31/2023
Student	\$324.00	\$226.80
Spouse	\$324.00	\$226.80
	Enrolling Jul. 1 – Aug. 31	Enrolling Dec. 1 – Jan. 31

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.

Other plan highlights

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

193 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*

smu.myahpcare.com/enhancedproduct

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. *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-B22-SMU