DELTA DENTAL®



Dental and Vision
Insurance for
Brown University
Retirees

2024-2025

△ DELTA DENTAL®

Take control of your health with our **dental** and **vision** insurance.

At Delta Dental of Rhode Island, we understand the importance of not only maintaining oral health, but your overall health and well-being, and that includes taking care of your vision. As a Brown University Retiree, you can sign up for both dental and vision insurance from the name you trust, Delta Dental. When you enroll in both dental and vision insurance with Delta Dental, you'll receive:

- One ID card for dental and vision plans
- Access to the largest national network of dentists and independent eye doctors
- Customer service representatives available
 Monday through Friday from 8 a.m. 5 p.m. (ET)

Dental benefit rates

Rates	\$57.89 per month	
Annual maximum	\$1,750 per person, per calendar year	
Annual deductible	None	
Maximum lifetime cap	Unlimited	
Calendar year	January 1 to December 31	

Rates listed above are guaranteed through 12/31/2025.

Payment is based on the Delta Dental allowance for each procedure. To be covered, services must be dentally necessary and in accordance with Delta Dental's treatment guidelines. All services must be performed in a dental office.

One oral exam per calendar year 100% Two cleanings per calendar year 100% One set of bitewing X-rays per calendar year 100% One complete X-ray series or panoramic film every 60 months 100% RESTORATIVE Amalgam (silver) fillings. Composite (white) fillings 80% Recementing crowns or bridges once every 60 months 80% Repairs to existing partial or complete dentures, once per calendar year 50% Rebasing or relining of partial or complete dentures once every 60 months 50% Crowns over natural teeth, build ups, posts and cores; replacement limited to once every 60 months 50% ENDODONTICS Root canal therapy 80% PERIODONTICS Periodontal maintenance following active therapy, two per year 80% Root planing and scaling, once per quadrant every 24 months 50% Gingivectomies once per site every 36 months 50% Gingivectomies once per site every 60 months 50% Soft tissue grafts once per site every 60 months 50% Grown lengthening once per site every 60 months 50% Guided tissue regeneration and bone replacement graft once per site every 24 months 50% PROSTHODONTICS Bridges; replacement limited to once every 60 months 50% Guided tissue regeneration and bone replacement graft once per site every 24 months 50% FROSTHODONTICS Bridges; replacement limited to once every 60 months 50% Extractions and other routine oral surgery when not covered by a patient's medical plan 50% EXTRACTIONS & ORAL SURGERY Extractions and other routine oral surgery when not covered by a patient's medical plan 50% OTHER SERVICES Palliaitive treatment (minor procedures necessary to relieve acute pain) twice per calendar year 50% General anesthesia or intravenous (I.V.) sedation for certain complex surgical procedures 600clusal guards once every 36 months 50%	PREVENTIVE & DIAGNOSTIC	IN-NETWORK COVERA	GE
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	Occlusal guards once every 36 months	50	1%



Join Today

You and your spouse are eligible to join the program as individual members if you were insured under the Brown University Dental Plan on your last day of employment.

When can I enroll?

You may enroll in the Brown University Retiree Dental Program within the first 60 days of your retirement.

Signing up is easy!

Simply return the enclosed enrollment form to: Delta Dental of Rhode Island, P.O. Box 1517, Providence, RI 02901-1517

You can elect to have your premiums deducted directly from your checking or savings account, or you can pay by credit card.

Questions?

If you have any questions about our dental or vision plan, contact our customer service team at 1-800-843-3582 or your organization representative.

NOTICE OF NONDISCRIMINATION AND ACCESSIBILITY POLICY:

Delta Dental of Rhode Island does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Español (Spanish): ATENCIÓN: Si habla español, tiene a su

Espanoi (Spanisn): ATENCION: SI nabla espanoi, tiene a s disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-843-3582.

Português (Portuguese): ATENÇÃO: Se fala português, encontramse disponíveis serviços linguísticos, grátis. Ligue para 1-800-843-3582.

Delta Dental of Rhode Island
P. O. Box 1517, Providence, RI 02901-1517

Delta Vision®

in partnership with **YSP**. **Vision care**

Another reason to smile

Delta Dental has partnered with VSP® Vision Care, the largest vision benefits company in the U.S., to bring you DeltaVision® – an affordable, comprehensive vision plan with features that go beyond standard eye care.

Vision benefit rates

The DeltaVision® 150 Plus plan offers low monthly rates for Brown University retirees and their spouses.

Individual	\$6.50 per month

Rate listed above are guaranteed through 12/31/2025.

See the savings with DeltaVision - 150 Plus

Vision insurance is a great way to save BIG on the eye care and eyewear you need. For only \$6.50 per month for an individual plan, the savings really stack up!

Annual Vision Care Services	Without DeltaVision Coverage	With DeltaVision Coverage
Eye Exam	\$184	\$10
Frame	\$150	\$25
Bifocal Lenses	\$158	
Custom Progressive Lenses	\$255	\$175
Antiglare Coating	\$148	\$85
Total	\$895	\$295

YOUR AVERAGE ANNUAL SAVINGS IS \$600

Source: VSP Vision Care. Based on the national average for eye exams and most commonly purchased eyewear brands.

BENEFIT

WELLVISION EVAM®

In-Network Coverage with VSP Choice Network: 45,000 Preferred Providers | 117,000 Access Points

WELLVISION EXAM®		
Exams - 1 exam every 12 months	Copay	
• Comprehensive eye exam to ensure overall visual wellness	\$10	
PRESCRIPTION GLASSES		
Frames - 1 pair every 12 months	Copay	
• \$150 allowance for wide selection of frames • Allowance may differ at Costco® Optical, however it is of equivalent value. Costco® Optical allowance of \$80 is equivalent to \$150 frame allowance at VSP doctor locations and participating retail chains	\$25	
Lenses - 1 pair every 12 months		
 Single vision, lined bifocal, lined trifocal, and lenticular lenses 		
Covered Lens Enhancements		
Impact-resistant lenses for children Standard Progressive Lenses	\$0	
Contacts (instead of glasses) - Every 12 months	Copay	
• \$150 allowance for contacts	\$0	
Contact lens fitting and evaluation	Up to \$60	



DeltaVision* is underwritten in Rhode Island by Altus Dental Insurance Company, an affiliate of Delta Dental of Rhode Island. Claims processing, claims service, and provider network administration are provided under contract by Vision Service Plan Insurance Company ("VSP"). Delta Dental and DeltaVision are registered trademarks of the Delta Dental Plans Association. VSP is a registered trademark of Vision Service Plan. All other brands or marks are the property of their respective owners.

For the full benefits summary, send an email request to info@deltadentalri.com.