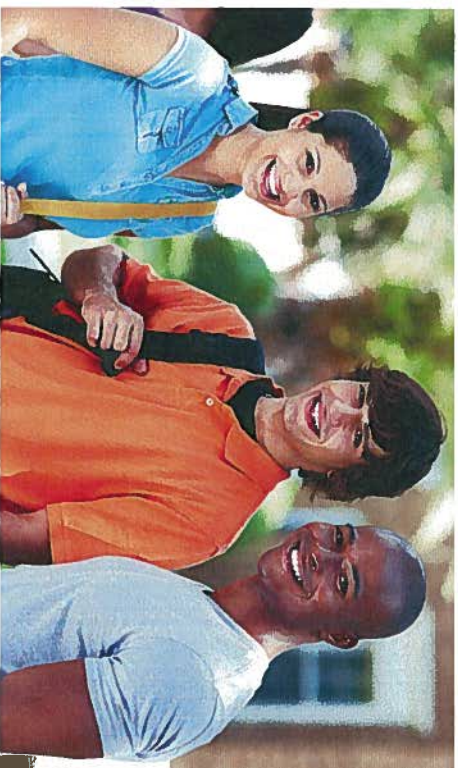


WAICU Is Pleased to Announce ...

Optional Dental Coverage That Will Make You Smile

The Wisconsin Association of Independent Colleges and Universities (WAICU) and WPS Health Insurance have teamed up with Delta Dental of Wisconsin to offer you optional dental coverage at a rate you'll like!



Now all students who enroll in the health insurance coverage sponsored by WAICU can choose any dentist for a variety of routine and major dental services. From cleanings and X-rays to fillings and crowns, this valuable option provides the essential coverage every student needs for a healthy smile.

To apply:

First, make sure you're enrolled in the health insurance coverage sponsored by WAICU. Next, visit WPS' website (www.wpsic.com/waicu), print, and complete your application. It's that easy!

Questions?

Call our Customer Service Hotline toll-free at 1-800-221-5573, Monday–Thursday, 7:00 a.m. to 5:00 p.m., and Friday, 8:00 a.m. to 4:30 p.m.

An Ounce of Prevention...

Did you know that routine dental visits are especially important for college students?

That's because college-aged adults are likely to experience lack of sleep and increased stress—two conditions that often lead to gum infection and poor dental health.

Protect your smile and your health—apply for dental coverage today!



OPTIONAL DENTAL COVERAGE



Optional dental coverage that includes a variety of routine, basic, and major dental services.

- Annual Maximum Benefit: \$500 per individual, with opportunity to be as much as \$1,500 (Includes Maximum Benefit Bonus – Unused annual \$500 maximum will be rolled for use in future years up to \$1,500.)
- Annual Deductible: \$50 per individual
- Out-of-pocket savings for all services provided by Delta Dental PPO dentists
- Higher out-of-pocket costs for services provided by non-Delta Dental PPO dentists
- To find a Delta Dental PPO dentist, visit www.deltadentalwi.com
- Dependent children: Up to 26

| Summary of Services | Coinsurance* | Frequency |
|---|--------------|--------------------------------------|
| DIAGNOSTIC & PREVENTIVE CARE | | |
| • Regular Cleanings | 80% | 2 per year |
| • Routine Exams | 80% | 2 per year |
| • Bitewing X-rays | 80% | 1 set per year |
| • Full mouth X-rays | 80% | 1 every 5 years |
| • Sealants - per Tooth | 80% | 1 per lifetime to age 19 |
| • Emergency Exam | 80% | |
| RESTORATIVE SERVICES† | | |
| • Fillings | 50% | 6 month waiting period |
| • Simple Extractions | 50% | 6 month waiting period |
| • Oral Surgery | 50% | 12 month waiting period |
| • Endodontic Services | 50% | 12 month waiting period |
| • Periodontic Services** | 50% | 12 month waiting period |
| • Crowns | 50% | 24 month waiting period [‡] |
| • Prosthodontics Fixed | 50% | 24 month waiting period [‡] |
| • Prosthodontics Removable | 50% | 24 month waiting period [‡] |

Waiting period waived with proof of continuous insurance coverage from Delta Dental of Wisconsin for at least two years

* Percent we pay after \$50 deductible is met.

** Provides additional Evidence-Based Integrated Care Plan benefits for people with specific medical conditions.

† Replacement of a defective existing appliance 10 years after its original placement date.

‡ Predetermination of benefits is strongly encouraged before restorative services are scheduled.

See back of insert for rates

Dental Rates
Effective 8/1/2012

| Age | Adult Rate | # of Children | Child Rate |
|-------|--------------|---------------|------------|
| <29 | \$17.16 | 1 | \$17.28 |
| 30-34 | \$20.05 | 2 | \$34.56 |
| 35-39 | \$21.22 | 3+ | \$51.84 |
| 40-44 | \$22.89 | | |
| 45-49 | \$25.22 | | |
| 50-54 | \$26.94 | | |
| 55-59 | \$28.60 | | |
| 60-64 | \$28.60 | | |
| 65+ | Not eligible | | |

Important – This plan summary provides only a general description of benefits and limitations. A detailed description of coverage is in the applicable policy. Coverage is subject to all the terms and conditions of the policy and any endorsements. The policy is your contract of insurance. If there's ever a discrepancy between the policy and this plan summary, the policy has final authority.

Plan underwritten by:



1717 W. Broadway, P.O. Box 8190
Madison, WI 53708-8190
www.wpsic.com