



Delta Dental of Iowa Life Care Companies LLC, Inc. - Low Plan

Employee Summary of Covered Services and Benefits

Deductibles, Maximums & Eligibility	Delta Dental PPO SM	Delta Dental Premier [®] / Non Par
- Individual Deductible	\$0	\$25
- Family Deductible	\$0	\$75
- Deductible applies to Check-Ups and Teeth Cleaning?	No	No
- Benefit Period Maximum	\$750	\$750
- Eligible children to age	26	26
- Full-time (unmarried) students eligible to age	26	26
Benefits		
Diagnostic and Preventive Services (Check-Ups and Teeth Cleaning)	0%	0%
- Dental Cleaning	<i>2 in a benefit period aggregate with perio maintenance therapy</i>	
- Oral Evaluations	<i>3 in a benefit period</i>	
- Fluoride Applications	<i>2 in a benefit period to age 14</i>	
- X-Rays	<i>Bitewings - 1 every 6 months; Full mouth - 1 every 3 years</i>	
- Sealant Applications	<i>1 in a lifetime per permanent 1st and 2nd molars to age 19</i>	
- Space Maintainers	<i>to age 14</i>	
- Problem Focused Exams	*	20%
- Biopsy of Oral Tissue		30%
Routine and Restorative Services (Cavity Repair and Tooth Extractions)	20%	30%
- Emergency Treatment	**	0%
- General Anesthesia/Sedation		0%
- Restoration of Decayed or Fractured Teeth		
- Limited Occlusal Adjustments		
- Routine Oral Surgery		
- Posterior Composites w/o Alternate Processing		
Root Canals (Endodontic Services)	50%	50%
- Apicoectomy		
- Direct Pulp Cap		
- Pulpotomy		
- Retrograde Fillings		
- Root Canal Therapy		
Gum and Bone Diseases (Periodontal Services)	50%	50%
- Conservative Procedures (Non-surgical)		
- Complex Procedures (Surgical)	<i>1 in a benefit period per quadrant</i>	
- Periodontal Maintenance Therapy	<i>2 in a benefit period aggregate with dental cleaning</i>	
High Cost Restorations (Cast Restorations)	Not Covered	Not Covered
- Cast Restorations		
- Crowns		
- Inlays		
- Onlays		
- Post and Cores		
- Recementing Crowns/Inlays/Onlays		
Dentures and Bridges (Prosthetic Services)	Not Covered	Not Covered
- Bridges		
- Dentures		
- Repairs and Adjustments		
- Recementing of Bridges		
- Implants		
Straighter Teeth (Orthodontics)	Not Covered	Not Covered
Additional Options		
- Enhanced Benefits Program	<i>Included</i>	<i>Included</i>

***Deductible applies to Problem Focused Exams**

****Deductible does not apply to Emergency Treatment**

This dental plan includes the Enhanced Benefits Program (EBP) which allows additional benefits for Covered Person(s) with designated dental or medical conditions. Please refer to your dental benefits document for details.

The percentage shown is the coinsurance amount that is the responsibility of the Covered Person.

This is a general description of coverage. It is not a statement of your contract. Actual coverage is subject to terms and conditions specified in the benefits document itself and enrollment regulations in force when the benefits become effective. Certain exclusions and limitations apply. Please refer to your dental benefits document for details.

2025