

DENTAL INSURANCE



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You will have the choice to elect dental coverage from two plans administered by Delta Dental of Iowa. Both dental plans provide coverage for preventive and basic care services. When you enroll in the Dental Plan 2 you will have higher premiums due to increased coverage options. The Basic Plan will

have significantly lower premiums because it does not cover major services or orthodontia. For orthodontia (for dependents up to age 19) or major dental service needs, the Dental Plan 2 offers you a way to save money while still getting coverage for your diagnostic, preventive, and routine restorative services. The following table shows the percentage of costs you are responsible for.

Coverage Comparison	Dental Plan 1		Dental Plan 2	
	PPO Network	Premier Network	PPO Network	Premier Network
Benefit Period Max	\$1250 per person		\$1500 per person	
Check Up and Teeth Cleaning (Enhanced Benefit Plan for those that qualify)	100% covered by the plan		100% covered by the plan	
Deductible	\$25/member	\$50/member	\$25/member	\$50/member
Cavity Repair and Tooth Extractions (Routine and Restorative Services such as emergency treatment, x-rays, simple oral surgery, restoration of decayed or fractured teeth)	Deductible + 10% co-insurance	Deductible + 20% co-insurance	Deductible + 10% co-insurance	Deductible + 20% co-insurance
Root Canals (Endodontic Services)	Not Covered		Deductible + 50% co-insurance	Deductible + 50% co-insurance
Gum and Bone Diseases (Periodontal Services)	Deductible + 20% co-insurance	Deductible + 20% co-insurance	Deductible + 20% co-insurance	Deductible + 50% co-insurance
High-Cost Restorations (Cast and Crowns)	Not Covered		Deductible + 50% co-insurance	Deductible + 50% co-insurance
Dentures and Bridges (Prosthetics – Replacement of missing teeth)	Not Covered		Deductible + 50% co-insurance	Deductible + 50% co-insurance
Orthodontia (For individuals up to age 19)	Not Covered		\$1000 Lifetime Maximum	\$1000 Lifetime Maximum
Other Services - Complex Oral Surgery - Non-Surgical Conservation Gum & Bones Procedures	Not Covered		Deductible + 50% co-insurance	Deductible + 50% co-insurance

For additional information, visit www.deltadentalia.com.