



Delta Dental of Iowa

Employee Summary of Covered Services and Benefits

American Bank & Trust

Deductibles, Maximums & Eligibility	Delta Dental PPO SM	Delta Dental Premier [®] / Non Par
- Individual Deductible	\$50	\$75
- Family Deductible	\$150	\$225
- Deductible applies to Check-Ups and Teeth Cleaning?	No	No
- Benefit Period Maximum	\$1,000	\$1,000
- Eligible children to age	26	26
- Full-time (unmarried) students eligible to age	99	99
- Does Individual Deductible apply to Orthodontics?	No	No
- Orthodontic lifetime maximum	\$1,000	\$1,000
- Orthodontics: Eligible children to age	19	19
- Orthodontics: Full-time students eligible to age	19	19
- Adult Orthodontics	No	No
Benefits		
Check-Ups and Teeth Cleaning	0%	0%
(Diagnostic and Preventive Services)		
- Dental Cleaning	<i>2 in a benefit period aggregate with perio maintenance therapy</i>	
- Oral Evaluations	<i>2 in a benefit period</i>	
- Fluoride Applications	<i>1 every 12 months to age 19</i>	
- X-Rays	<i>Bitewings - 1 every 12 months; Full mouth - 1 every 5 years</i>	
- Sealant Applications	<i>1 in a lifetime per permanent 1st and 2nd molars to age 15</i>	
- Space Maintainers	<i>To age 15</i>	
Cavity Repair and Tooth Extractions	10%	20%
(Routine and Restorative Services)		
- Emergency Treatment		
- General Anesthesia/Sedation		
- Restoration of Decayed or Fractured Teeth		
- Limited Occlusal Adjustments		
- Routine Oral Surgery		
- Posterior Composites w/ 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)	<i>1 every 24 months per quadrant</i>	
- Complex Procedures (Surgical)	<i>1 every 36 months per quadrant</i>	
- Periodontal Maintenance Therapy	<i>2 in a benefit period aggregate with dental cleaning</i>	
High Cost Restorations (Cast Restorations)	50%	50%
- Cast Restorations		
- Crowns	<i>1 every 10 years</i>	
- Inlays	<i>1 every 10 years</i>	
- Onlays	<i>1 every 10 years</i>	
- Post and Cores		
- Recementing Crowns/Inlays/Onlays		
Dentures and Bridges (Prosthetic Services)	50%	50%
- Bridges	<i>1 every 10 years</i>	
- Dentures	<i>1 every 10 years</i>	
- Repairs and Adjustments		
- Recementing of Bridges		
- Implants	<i>1 every 10 years</i>	
Straighter Teeth (Orthodontics)	50%	50%

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.

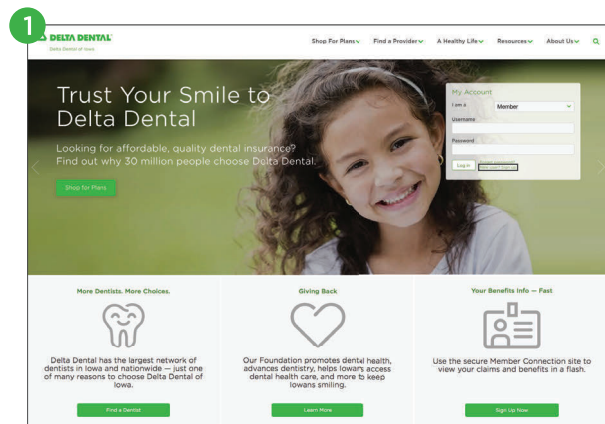
Plan Year 2020

Find a dentist, view your benefits and access claims information 24 hours a day, seven days a week online through the Member Connection at deltadentalia.com or through our automated phone system at 800-544-0718.

Delta Dental Member Connection

With the Member Connection, you can easily access the information you need to know about your benefits, including:

- Printable ID card
- Claim status
- Eligibility information
- Maximum and deductibles used to date
- Benefit levels
- Frequency and age limits
- Preventive history
- Explanation of Benefits (EOBs)

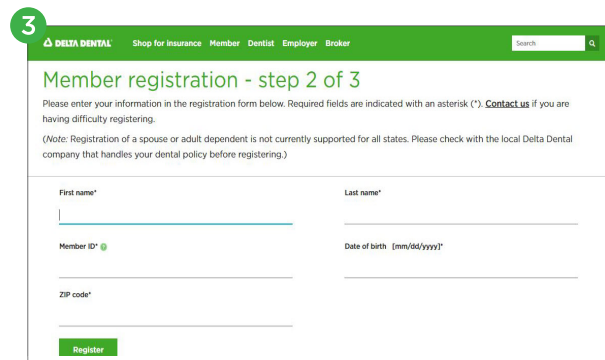


To register for the Member Connection:

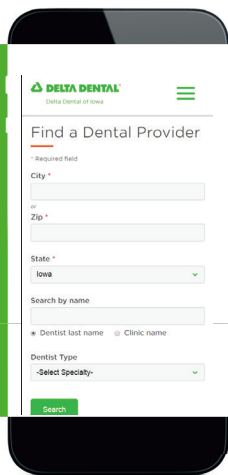
1 Go to deltadentalia.com and select “New user? Sign up.” in the My Account box on the right side of the homepage.

2 Complete the online registration. Enter the primary enrollee’s:

- First and last name (exactly as your employer entered it during enrollment; e.g., “Bob” may be “Robert”)
- Assigned subscriber ID or Social Security number (enter the nine digit number with no dashes)
- Date of birth
- ZIP code



3 Create a username and password, enter your email, create a challenge question and then click on “Register User.”



Find a Dentist Near You:

- 1 Visit deltadentalia.com
- 2 Select “Find a Provider”
- 3 Click on “Delta Dental Dentist”
- 4 Enter your criteria and then click on “Search”

Looking for a Delta Dental PPO provider, specialist or specific dentist? Click on “Expand Search Criteria” to further refine your results.

Connect with Delta Dental of Iowa

At Delta Dental of Iowa, we provide several free oral health resources for our members in a variety of formats.



A Facebook

facebook.com/deltadentalia

"Like" our Facebook page for upcoming events, photos from events, helpful oral health articles, contests and more!

B Delta Dental Blog

deltadentalia.com/ahealthylife

Our blog is regularly updated with short articles and tips to help you keep your smile healthy. You can browse by topic or keyword, and subscribe to receive email updates when new articles have been posted.

C Twitter

twitter.com/deltadentalia

Follow us for regular tweets on oral health care, helpful tips, links to articles about dental care and contests for fans and followers.

D Pinterest

pinterest.com/deltadentalia

Follow our Pinterest board to see the latest tips on improving oral health and view new product information.

E Healthy You eNewsletter

deltadentalia.com/newsletter

Sign up to receive relevant dental and vision wellness information in your inbox each month.



Delta Dental PPO plus Premier

Two Networks, More Choices



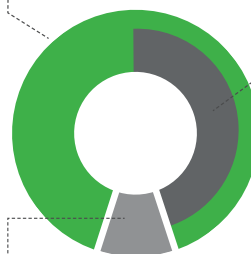
Delta Dental's unique dual network gives you more choices from a broader selection of dentists by utilizing two networks — Delta Dental PPOSM and Delta Dental Premier[®].

Delta Dental PPO provides you with the **lowest out-of-pocket costs**. That's because dentists who participate in the PPO network have agreed to accept lower reimbursements for services. More than 40 percent of all dentists in Iowa¹ and 45 percent of dentists nationally¹ participate in the Delta Dental PPO network.

Delta Dental Premier is the **largest dental network in the nation¹**, with more than 90 percent of all dentists in Iowa¹ and more than 80 percent of dentists nationally¹ participating. Delta Dental Premier gives you a wider selection of dentists while keeping out-of-pocket costs economical.

DELTA DENTAL PREMIER[®] DENTISTS

Includes 90 percent of Iowa dentists¹, with **lower** out-of-pocket costs and reduced benefits.



DELTA DENTAL PPOSM DENTISTS

Includes 40 percent of Iowa dentists¹, with the **lowest** out-of-pocket costs and best benefits.

OUT-OF-NETWORK DENTISTS

Allows you to see an out-of-network dentist at higher costs with reduced benefits.

¹ NetMinder, 2015.

In-network dentists offer you the greatest savings.

You are free to go to any dentist, but may save more money by going to a PPO or Premier network dentist. Plus, network dentists have agreed not to charge more than Delta Dental's maximum allowed fees — *and* they won't balance bill you the difference between the maximum allowed fees and their regular fees. See example below.

	< GREATEST PATIENT SAVINGS TO LEAST PATIENT SAVINGS >		
	Delta Dental PPO SM Dentist	Delta Dental Premier [®] Dentist	Out-of-Network Dentist
	In-Network		Out-of-Network
Regular Fee Charged By Dentist	\$1,000		
Delta Dental's Maximum Allowed Fee	\$710	\$900	\$900
Benefit Percentage	50%	50%	50%
Delta Dental Pays	\$355	\$450	\$450
Additional Amount Dentist May "Balance Bill" the Patient	\$0	\$0	\$100
Patient Pays	\$355	\$450	\$550 (\$450 + \$100)

Please note that this is an example of dental services for illustrative purposes and assumes the patient deductible has been met. Benefit percentage will vary by plan and procedure.

Find a Delta Dental Network Dentist

To see if your dentist participates in the Delta Dental PPO or Premier networks, visit our website at deltadentalia.com or call customer service at 800-544-0718.



Oral Health Factoids

Dental Wisdom from
Delta Dental of Iowa

DID YOU KNOW?

- More than 120 signs and symptoms of disease can be diagnosed through a routine oral exam.¹
- For every \$1 invested in water fluoridation in the U.S., \$38 in dental costs is saved.²
- Among adults, more than 164 million work hours are lost each year because of dental problems.³

BRUSHING AND FLOSSING BASICS

- **Get Your Mouth in Order.** Flossing first — before you brush — loosens lodged particles, allowing fluoride in toothpaste to reach crevices between the teeth and gums.
- **Dental Care By the Numbers.** For floss — 18 inches is ideal. Toothpaste — a pea-sized dollop will do just fine. As for brushing time — a full two to three minutes, twice daily.
- **Toothbrushes are Like Oil Changes.** Get a new one every three months or sooner if brush bristles are worn.

MAINTAINING A HEALTHY SMILE

Beyond just brushing and flossing, you can help protect your overall oral health a number of ways.

- **Use Fluoride.** Drink fluoridated water and use fluoride

toothpaste to protect against dental decay.

- **Avoid Tobacco.** In addition to the general health risks, smokers have seven times the risk of developing gum disease compared to non-smokers.
- **Limit Alcohol Intake.** Heavy use of alcohol poses a risk factor for oral and throat cancers.
- **Eat Wisely.** Avoiding sugars and starches when snacking applies to adults and children. Limit the number of snacks eaten throughout the day.
- **Visit the Dentist Regularly.** Check-ups can detect early signs of oral health problems and can lead to treatments that will prevent further damage and in some cases reverse the problem.
- **Watch Your Sugar.** When choosing a beverage, limit the amount of sugar by diluting sports drinks and juices with water. Also look for sugarfree gum with xylitol.

¹ Steven L. Bricker, Robert P. Langlais and Craig S. Miller, Oral Diagnosis, Oral Medicine and Treatment Planning, 1994. ² Centers for Disease Control and Prevention, 2016.

³ American Dental Education Association, 2001.

For more oral health tips, visit deltadentalia.com.



Children's Oral Health

Good Habits Start Early

DID YOU KNOW?

- Childhood dental cavities rank as the most common chronic condition among children.
- Children should visit the dentist by age one.
- Childhood cavities are nearly 100% preventable.

Small changes in dental habits can have big effects on a child's dental health. At Delta Dental of Iowa, we realize how important it is to begin promoting good oral health at an early age. That's why we put together this guide especially for you and your children.

RISK FACTORS FOR INFANT CAVITIES

Infants may be at risk for getting cavities if any of the following are true:

- A bottle with milk or juice is used at nap time or before going to sleep.
- Siblings have had dental decay before the age of 5.
- Excessive sweets, juice or sticky foods in diet.
- Inadequate brushing and cleaning routine.
- Insufficient fluoride in water and lack of supplements.
- Chalky white spots on teeth.

FLUORIDE IS IMPORTANT TO YOUR CHILD'S HEALTH

Many communities now have fluoride added to the public water supply to provide residents with the proper amount of fluoride needed to ward off cavities. Talk to your dentist or hygienist to see if your child needs more fluoride. They can prescribe fluoride supplements to help protect your child's teeth against decay.

Facts on Fluoride

- In water it has been proven to reduce cavities by up to 50 percent.
- Fluoride is a mineral that helps developing enamel become strong and resistant to decay.
- Fluoride slows the growth of bacteria.

How to Care for Your Child's Teeth

THE FIRST TOOTH

Ages 0 to 23 months

- Before your baby's first tooth erupts, clean his or her gums with a damp washcloth after feedings. Cleaning your baby's gums will help keep bacteria levels low and maintain a clean home for his or her new teeth.
- Some babies experience sore gums and general discomfort when teething. Signs of teething include crankiness, lack of appetite, excessive drooling, restless behavior, pink or red cheeks, coughing, upset stomach and chewing or sucking on fingers and toys. You can help relieve the pain with teething toys or by giving your baby a cold, wet cloth to suck on.
- Once the first tooth erupts, use a soft toothbrush and water to brush your baby's teeth and gums in soft, gentle circles twice a day, and check for any spots or stains.
- Within six months of getting the first tooth — and no later than the first birthday — your baby should have his or her first dental visit.

BASIC PREVENTIVE CARE

Ages 2 to 6

- Use a smear (grain of rice-sized amount) of fluoridated toothpaste for children up to age 3. After your child's 3rd birthday, a pea-sized amount may be used. Parents should dispense toothpaste for young children and supervise and assist with brushing.
- Help your child brush properly twice daily, until he or she has the motor skills to handle the toothbrush alone.
- Your child's dentist will be able to spot any areas that may require extra attention when brushing. The dentist will also check for orthodontic problems, clean and polish teeth, apply a fluoride treatment and maintain a dental history for your child.

SEALANTS, DIET AND THE TOOTH FAIRY

Ages 7 to 12

- Your child's dentist may suggest that your child get sealants on their permanent molars as soon as the teeth come in — before decay attacks the teeth. The first permanent molars — called “6 year molars” — come in between the ages of 5 and 7. The second permanent molars — “12 year molars” — come in when a child is between 11 and 14 years old.
- Dental sealants are an easy, effective preventive measure. Once applied, they last about 10 years, and will need to be checked periodically for chips and wear.
- As a permanent tooth erupts, it pushes the primary tooth out of the way. Once a primary tooth is loose, have your child wiggle it back and forth or eat hard, crunchy foods to help it along.
- Frequent snacking allows sugars to build up in the mouth, increasing the risk of decay. When your child does snack, offer nutritious options like raw veggies, plain yogurt or fresh fruit. Afterward, encourage your child to drink water to rinse away food particles.
- Avoid sticky foods, such as chewy candy. These foods are not easily washed away by a drink or saliva, so they have high cavity-causing potential.
- Make sure your child is getting the recommended supply of calcium. In addition to building strong bones, calcium helps keep the teeth, gums and jawbones healthy. Milk and other dairy foods are excellent sources of calcium.

For more information on creating a lifetime of good oral health and maintaining a healthy smile, go to deltadentalia.com.

