

PLAN 1

SUMMARY OF COVERAGE

Deductible

Individual

Family

\$15*

\$45*

Delta Dental Premier®/
Out-of-Network Dentist

\$25*

\$75*

Annual Period Maximum
per person per calendar year

\$1,500

Annual Maximum Carry Over -
To Go^{SM**}

Included

Enhanced Benefits Program

Included

CheckUp PlusSM

(diagnostic and preventive dental
services do not count toward the
annual benefit maximum)

Included

BENEFIT CATEGORIES

Coinsurance paid by member

Diagnostic & Preventive Services
(check-ups, teeth cleaning, x-rays,
fluoride, sealants)

0%

Routine & Restorative Services
(cavity repair, tooth extractions,
general anesthesia/sedation,
restoration of decayed or fractured
teeth, routine oral surgery)

10%

20%

Endodontic Services
(root canals and therapy,
apicoectomy, direct pulp cap,
retrograde fillings)

20%

Periodontal Services
conservative procedures (nonsurgical)
and maintenance therapy
complex procedures (surgical)

20%

50%

High Cost Restorations
(cast restorations – crowns, inlays,
onlays, posts, cores)

20%

Prosthetics
(bridges, dentures, implants)

50%

Corrective Orthodontia Benefit
& Lifetime Maximum
(includes adult orthodontics)

50% coinsurance and
\$2,000 lifetime maximum

Percentages shown are what the member pays. Eligible children up to age 26. Full-time (unmarried) students eligible to age 99.

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 or Delta Dental of Iowa's website, www.deltadentalia.com for details.

*Deductible is waived for all diagnostic and preventive care.

**Annual Maximum Carry Over - To GoSM allows members to carry over a portion of their unused Annual Benefit Maximum to the next benefit year.

The information on this page summarizes your benefits and payment obligations. This is a general description of your benefits. Please see your benefits document for a full description of coverage.

Delta Dental of Iowa Enhanced Benefits Program

Your dental plan includes Delta Dental of Iowa's Enhanced Benefits Program, which links medical conditions and dental benefits. This benefit offers additional oral health services to members with the following conditions:

Cancer, Chemotherapy and/or Radiation – A common side effect of head and neck radiation is an increase in cavities. The National Institute of Dental and Craniofacial Research recommends fluoride treatment and the use of prescription-strength fluoride toothpaste for those undergoing this treatment.

Diabetes – Studies have shown in cases where diabetes is poorly controlled, patients who receive additional cleanings may see better-controlled glucose levels. Research has also confirmed that diabetes worsens with periodontal disease, and it strongly suggests that severe periodontal disease increases the severity of diabetes.

High-Risk Cardiac Conditions – By maintaining good oral health, individuals may reduce harmful inflammation in the body, which has been shown to reduce the risk of cardiovascular disease. The following conditions are eligible for benefits: a history of infective endocarditis; certain congenital heart defects; individuals with artificial heart valves; heart valve defects caused by acquired conditions; hypertrophic cardiomyopathy; individuals with pulmonary shunts or conduits; and mitral valve prolapse with regurgitation (blood leakage).

Kidney Failure or Dialysis – Dental infections increase the risk of systemic infection in people with kidney disease, and systemic infection increases the risk of serious side effects. Additional cleanings can reduce the buildup of bacteria in the mouth and help lower the risk of bacteria that will enter the bloodstream, create infection and further compromise their health.

Periodontal (Gum) Disease – For enrollees with a history of susceptibility to periodontal diseases or periodontal surgery, periodontal maintenance needs to be conducted at more frequent intervals than the traditional two cleanings per year. The additional cleanings are not only more economical than periodontal surgery, but also help maintain overall health and reduce tooth loss.

Pregnancy – Clinical studies of pregnant women with periodontal disease strongly suggest that more frequent professional teeth cleanings will benefit the health of both the baby and the mother.

Suppressed Immune Systems – With extra cleanings, patients that are HIV positive or have organ failure may reduce the buildup of bacteria in the mouth that may enter the bloodstream, create infection and further compromise their health.

Enhanced Dental Benefits by Health Condition

	Cleanings	Fluoride Application*
Cancer-Related Chemotherapy and/or Radiation	4 cleanings per year	Fluoride Application
Diabetes	4 cleanings per year	
High-Risk Cardiac Conditions	4 cleanings per year	
Kidney Failure or Dialysis	4 cleanings per year	
Periodontal (Gum) Disease	4 cleanings per year	Fluoride Application
Pregnancy	1 additional cleaning	
Suppressed Immune Systems	4 cleanings per year	Fluoride Application

* Coverage for services will be at the group-contracted benefit level, with the additional frequency allowance being the only change. There are no age requirements and the patient may be the subscriber, spouse or other covered dependent. Fluoride will only apply if this is a covered benefit under the group's dental plan.

For complete details of the coverage, including exclusions, limitations and out-of-network coverage, call 877-423-3582 or visit www.deltadentalia.com.

How to sign up for the Enhanced Benefits Program

To receive the additional dental benefits, you must enroll in the Enhanced Benefits Program.

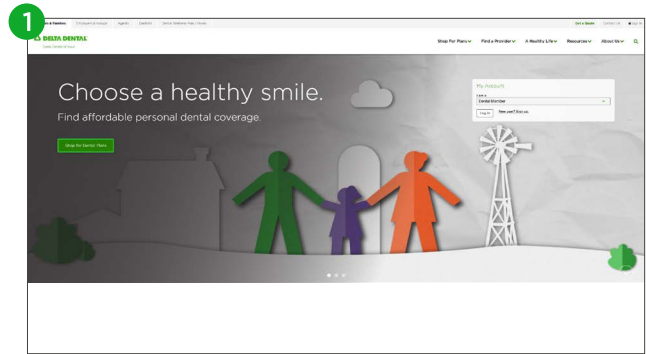
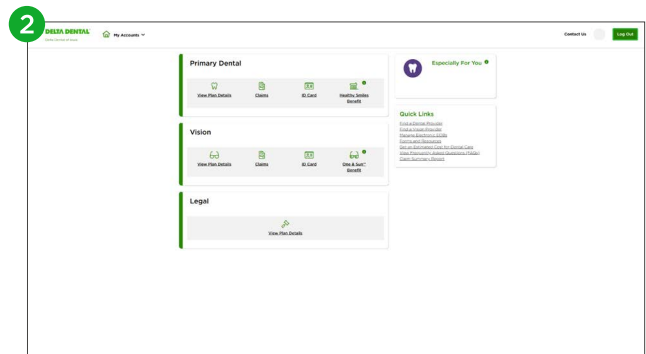
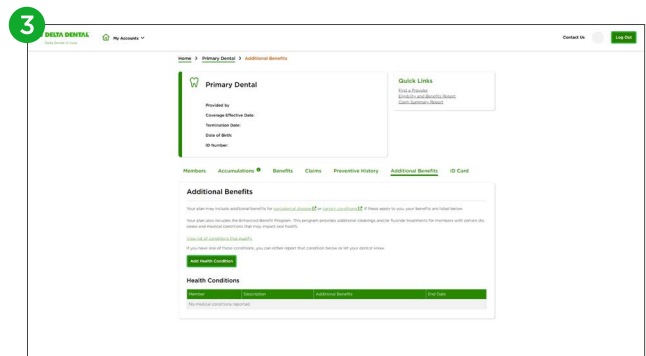
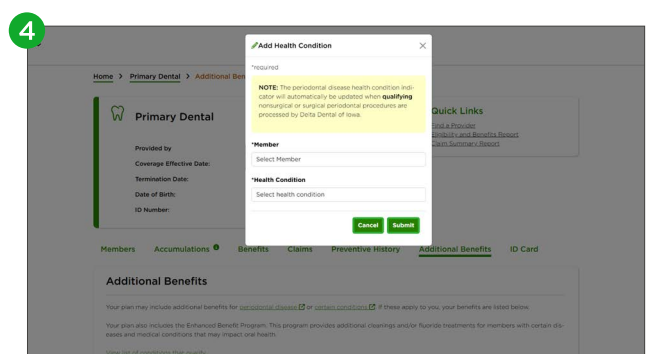
To enroll online:

- 1 Go to Delta Dental of Iowa's member website at deltadentalia.com and sign in to Member Connection. (You must be a registered user of Member Connection to enroll in the Enhanced Benefits Program.)
- 2 After you have successfully signed in, click on "View Plan Details" in the Primary Dental section.
- 3 Choose the "Additional Benefits" tab and click on "Add Health Condition."
- 4 Select the member and the applicable medical condition and click "Submit." You and/or your dependents will be immediately eligible for the Enhanced Benefits Program.

Please note: The periodontal disease health condition indicator will automatically be updated when nonsurgical or surgical periodontal procedures are processed by Delta Dental of Iowa.

You can also enroll in the Enhanced Benefits Program by asking your dentist to notify Delta Dental of your condition(s) or by calling Delta Dental's Customer Service at 800-544-0718, Monday – Friday, 7:30 a.m. – 5:00 p.m.

For more information regarding your benefits, sign up for Member Connection on Delta Dental's website at deltadentalia.com.





\$1,500 ABM

To GoSM

Carry over your unused benefits

Increase your Annual Benefit Maximum

To Go allows you to carry over a portion of your unused Annual Benefit Maximum from one benefit period to the next. This benefit offers more flexibility and helps you plan for more extensive and costly dental treatments in subsequent years.

HOW IT WORKS

For example, if your plan has an Annual Benefit Maximum of \$1,500, here is how you can use To Go:

YEAR 1		YEAR 2		YEAR 3	
Annual Benefit Maximum	\$1,500	Annual Benefit Maximum	\$1,500	Annual Benefit Maximum	\$1,500
Eligible Benefit Used	\$500	To Go Benefit from Year 1	\$1,000	To Go Benefit from Year 2	\$1,500
Unused Annual Benefit Maximum	\$1,000	Year 2 Annual Benefit Maximum	\$2,500	Year 3 Annual Benefit Maximum	\$3,000
To Go - Annual Maximum Carryover (for use in year 2)	\$1,000	Eligible Benefit Used	\$500	Eligible Benefit Used	\$1,500
		Unused Annual Benefit Maximum	\$2,000	Unused Annual Benefit Maximum	\$1,500
		To Go - Annual Maximum Carryover (for use in year 3)	\$1,500*	To Go - Annual Maximum Carryover (for use in year 4)	\$1,500*

QUESTIONS?

If you have any questions about your dental benefits, visit the Delta Dental website at deltadentalia.com and log into the Member Connection or you can call customer service at **800-544-0718**.

To Go Guidelines:

1. Your plan must have coverage for major services, and these services may not be subject to any benefit waiting periods. If you make a change that impacts your benefit period, your To Go balance may restart. If you are not covered under the plan for the full benefit period, you will receive a pro-rated amount the first year.
2. You must have submitted at least one claim during the benefit plan year.
3. The carryover amount may not exceed the amount of the regular Annual Benefit Maximum and the total combined Annual Benefit Maximum may not exceed twice the regular Annual Benefit Maximum.

* The To Go - Annual Maximum Carryover amount cannot exceed the Annual Benefit Maximum.



CheckUp PlusSM

Get the most out of your annual maximum

Now there are no excuses for not seeing a dentist.

CheckUp Plus encourages you to use preventive services while allowing you to get the most out of your annual benefit maximum. That’s because diagnostic and preventive dental services do not count toward your annual benefit maximum.

CheckUp Plus helps:

- Promote regular visits to the dentist for exams, X-rays and cleanings — which can improve your overall health.
- Save on costs over the long-term because preventive care can help reduce the need for more expensive dental services.

WHAT SERVICES ARE INCLUDED?

- Exams
- Routine X-rays
- Cleanings
- Sealants
(for eligible children under age 15)
- Fluoride applications
(for eligible children under age 19)

BENEFITS WITHOUT CHECKUP PLUS

Example assumes two routine checkups (2 exams, X-rays, 2 cleanings), covered at 100% and \$1,000 Annual Benefit Maximum.

Delta Dental Pays	Member Pays	Annual Benefit Maximum Remaining
\$350	\$0	\$650 (\$1,000 minus \$350)

BENEFITS WITH CHECKUP PLUS

Example assumes two routine checkups (2 exams, X-rays, 2 cleanings), covered at 100% and \$1,000 Annual Benefit Maximum.

Delta Dental Pays	Member Pays	Annual Benefit Maximum Remaining
\$350	\$0	\$1,000

Plan benefit and dentist charges vary.

* Benefits may vary, please see your Benefits Certificate for plan details.



GROUP DENTAL PLAN

DELTA DENTAL PPO PLUS PREMIER™

IOWA BANKERS BENEFIT PLAN PLAN I

Administered By:



NOTICE

This policy is issued by a multiple employer welfare association (MEWA). MEWAs are not subject to all of the insurance laws and regulations of your state. State insurance insolvency guaranty funds are not available for your MEWA.

Effective Date: 01/01/2025
Electronic Date: 12/19/2024
Form Number: PPOCERT-0120

INTRODUCTION

Iowa Bankers Benefit Plan maintains the Iowa Bankers Benefit Plan Group Dental Plan (“the Dental Plan”) for the exclusive benefit of and to provide dental benefits to their eligible full-time employees, their eligible spouses, and eligible children. These benefits, including information about who is eligible to receive benefits, are summarized in this document, which constitutes the Summary Plan Description required by Section 102 of the Employee Retirement Income Security Act (“ERISA”). In addition, certain portions of this Summary Plan Description, together with any written plan document(s) of Iowa Bankers Benefit Plan, constitute the written plan document for the Dental Plan as required by Section 402 of ERISA.

Claims for reimbursement of dental benefits under the Dental Plan are administered by Delta Dental of Iowa (hereafter “Delta Dental”) pursuant to a contract between Iowa Bankers Benefit Plan and Delta Dental.

INTERPRETING THIS SUMMARY PLAN DESCRIPTION

It is important that you understand all parts of this Summary Plan Description to get the most out of your benefits. To help make the information easier to understand, we use the words *you* and *your* to refer to you and your other eligible Covered Persons who have enrolled for coverage under this Dental Plan. In other places, we use the word *participant* to refer to the employee enrolled under the Dental Plan and the words *beneficiary* or *beneficiaries* to refer to the participant's eligible Covered Persons who are enrolled under the Dental Plan. The words, *we*, *us*, and *our* refer to Iowa Bankers Benefit Plan, the Plan Administrator for your Dental Plan. Finally, the term *Plan Sponsor or Group Sponsor* refers to your employer or other sponsor of this Dental Plan.

We will interpret the provisions of this Summary Plan Description and determine the answers to all questions that arise under it. Pursuant to a contract with Delta Dental, we have delegated our administrative discretion to initially determine whether you meet the Dental Plan's written eligibility requirements, or to interpret any other term of this Dental Plan. In addition, if any benefit in this Summary Plan Description is subject to a determination of dental necessity and dental appropriateness, Delta Dental will make that factual determination. Our interpretations and determinations and those of Delta Dental are final and conclusive.

In this Summary Plan Description we sometimes refer to certain laws and regulations. Laws and regulations can and do change from time to time. If you have a question as to how laws and regulations may apply to your coverage please contact your employer or group sponsor.

To administer your benefits properly, there are certain rules you must follow. Different rules appear in different sections of this Summary Plan Description. We urge you to become familiar with the entire Summary Plan Description.

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GENERAL INFORMATION ABOUT THE DENTAL PLAN

For your convenience, and as required by Section 102 of ERISA, we have listed below certain basic, plan-identifying information.

Plan Name:	Iowa Bankers Benefit Plan Group Dental Plan
Type of Plan:	A group health plan (a type of welfare benefits plan that is subject to the provisions of ERISA).
Plan Year:	January 1 – December 31 Records are kept on a calendar year basis.
Plan Number:	501
Original Effective Date:	September 1, 1978. The Dental Plan has been amended several times since its original effective date.
Plan Sponsor:	The Trustees of Iowa Bankers Benefit Plan % Iowa Bankers Insurance and Services 8800 NW 62nd Avenue Johnston, IA 50131 1-800-258-1415
Plan Sponsor's Employer Identification Number:	42-1122086
Plan Administrator:	Iowa Bankers Insurance and Services, Inc. Attention: Chad Ellsworth, CEO 8800 NW 62nd Avenue Johnston, IA 50131 1-800-258-1415

Benefits Administered by: Delta Dental of Iowa provides claims processing, payment and related services such as subrogation, claims adjudication, and appeals.

Named Fiduciary: Iowa Bankers Benefit Plan
8800 NW 62nd Avenue
Johnston, IA 50131
1-800-258-1415

Funding Medium and Type of Plan Administration:

Benefits under the Dental Plan are self-funded by Iowa Bankers Benefit Plan and are paid directly out of the company's general assets. There is no insurance policy, trust, or other fund from which benefits are paid. The Dental Plan is self-administered by Iowa Bankers Benefit Plan. Pursuant to a contract between Delta Dental and Iowa Bankers Benefit Plan, Delta Dental acts as the Claims Administrator for the Dental Plan on behalf of the Plan Administrator. Although claims for reimbursement under the Dental Plan are submitted to Delta Dental for a determination of eligibility, processing, and initial payment, Iowa Bankers Benefit Plan, and not Delta Dental, is at all times responsible for payment of all claims under the Plan.

Source of Contributions: The Plan is funded with employer and employee contributions. Your employer determines the amount of its contribution. This is a Multiple Employer Welfare Arrangement (MEWA) and made up of member banks who choose to participate in the Plan in order to provide dental benefits to their employees.

Agent for Service of Legal Process:

Iowa Bankers Insurance and Services, Inc.
Attention: Chad Ellsworth, CEO
8800 NW 62nd Avenue
Johnston, IA 50131
1-800-258-1415

Legal Plan Document & Disclaimer:

This Summary Plan Description summarizes the principal features of the Dental Plan in a general manner. The complete terms and conditions of the Dental Plan are contained in the Group Dental Plan legal document adopted by Iowa Bankers Benefit Plan and in portions of this Summary Plan Description. You can obtain a copy of the Group Dental Plan legal document from the Plan Administrator.

SUMMARY OF BENEFITS AND PAYMENT

The information on this page summarizes your benefits and payment obligations. For a detailed description of specific benefits and benefit limitations, see the **Important Information** and **Benefits** sections of this Summary Plan Description.

	PPO	PREMIER / NON-PAR
Deductible	\$15/\$45	\$25/\$75
Deductible Apply to Check-Ups and Teeth Cleaning	No	No
Annual Maximum	\$1,500	\$1,500
Orthodontic Lifetime Maximum	\$2,000	\$2,000
Benefit Categories	COINSURANCE	
Check-Ups and Teeth Cleaning (Diagnostic and Preventive Services) <ol style="list-style-type: none"> 1. Dental Cleaning 2. Oral Evaluation 3. Fluoride Applications 4. X-rays 5. Sealant Applications 6. Space Maintainers 	00%	00%
Cavity Repair and Tooth Extraction (Routine and Restorative Services) <ol style="list-style-type: none"> 1. Emergency Treatment 2. General Anesthesia/Sedation 3. Restoration of Decayed or Fractured Teeth 4. Limited Occlusal Adjustment 5. Routine Oral Surgery 6. Posterior Composites 	10%	20%

	PPO	PREMIER / NON-PAR
Root Canals (Endodontic Services) <ol style="list-style-type: none"> 1. Apicoectomy 2. Direct Pulp Cap 3. Pulpotomy 4. Retrograde Fillings 5. Root Canal Therapy 	20%	20%
Gum and Bone Diseases (Periodontal Services) <ol style="list-style-type: none"> 1. Conservative Procedures 2. Complex Procedures 3. Maintenance Therapy 	20% 50% 20%	20% 50% 20%
High Cost Restorations (Cast Restorations) <ol style="list-style-type: none"> 1. Cast Restorations <ol style="list-style-type: none"> a. Crowns b. Inlays c. Onlays d. Posts and Cores 	20%	20%
Dentures and Bridges (Prosthetics) <ol style="list-style-type: none"> 1. Bridges 2. Dentures 3. Repairs and Adjustments 4. Dental Implants 	50%	50%
Straighter Teeth * (Orthodontics)	50%	50%

Deductible for **Benefit Category: Straighter Teeth** will be waived for all providers

DENTAL PLAN ADMINISTRATION

The administration of the Dental Plan is under the supervision of the Plan Administrator, Iowa Bankers Benefit Plan. The CAO of Iowa Bankers Benefit Plan is the person who acts on behalf of the Plan Administrator. The principal duty of the Plan Administrator is to see that the terms of the Dental Plan are carried out in accordance with its terms, for the exclusive benefit of persons entitled to participate in the Plan. The Company bears all costs of administering the Plan and for paying all claims.

Under a contract with Delta Dental, the Plan Administrator has delegated its authority to Delta Dental to act as the Claims Administrator for the Dental Plan and to determine the initial eligibility for and the amount of any benefits payable under the Dental Plan and for prescribing the procedures to be followed and the forms to be used by you pursuant to the Dental Plan. We have further delegated to Delta Dental, as the Claims Administrator, the authority to require you to furnish it with such information as it determines is necessary for the proper administration of the Dental Plan. If you have general questions regarding the Dental Plan, please contact the Plan Administrator. However, if you have specific questions concerning eligibility for and/or the amount of any benefits payable under the Dental Plan, please contact Delta Dental.

IMPORTANT INFORMATION

Your Delta Dental PPO Plus Premier™ coverage is administered by Delta Dental of Iowa. By encouraging preventive care, this dental program is designed to help contain dental costs. The key component of the Delta Dental PPO Program is their panel of Delta Dental PPO Dentists hereafter referred to as “PPO Panel Dentists”. You may seek care from almost any dentist you wish. However, there are usually advantages when you receive services from PPO Panel Dentists or Participating Delta Dental Dentists. “Participating Delta Dental Dentists,” in this Summary Plan Description, are dentists who participate with Delta Dental of Iowa’s Premier Program or their local Delta Dental Member Company’s Premier Program, but do not participate as a PPO Panel Dentist.

Your payment responsibilities are also outlined in this section of your Summary Plan Description. How much you pay for Covered Services depends on the benefit category of the service you receive and the dentist you receive services from. It is most often to your financial advantage to receive services from a PPO Panel Dentist or a Participating Delta Dental Dentist. **To obtain a list of Delta Dental PPO Panel Dentists and/or Participating Dentists in your area, contact IBIS customer service at 1-800-258-1415.**

WHAT YOU SHOULD KNOW ABOUT PPO PANEL DENTISTS

Delta Dental has contracting relationships with PPO Panel Dentists throughout the state. Delta Dental’s contracts with PPO Panel Dentists include an applicable fee schedule or the Maximum Plan Allowance. See **Understanding Payment Vocabulary** later in this section. This applicable fee schedule or Maximum Plan Allowance usually results in savings to you. When you receive services from PPO Panel Dentists who participate with Delta Dental of Iowa or any other Delta Dental Member Company, all of the following statements are true:

- PPO Panel Dentists agree to accept their local Delta Dental Member Company’s PPO Schedule, which may result in savings for Covered Services.
- Your deductible or coinsurance responsibility may be **less** for Covered Services you receive from a PPO Panel Dentist than it would be from a Participating Delta Dental Dentist or a nonparticipating dentist.
- PPO Panel Dentists agree to file claims for you.
- Delta Dental settles claims directly with PPO Panel Dentists. You are responsible for any deductible and coinsurance amounts you may owe. See **Understanding Amounts You Pay to Share Costs** later in this section.

- PPO Panel Dentists agree to handle The Notification Program for you. See **The Notification Program** section.
- PPO Panel Dentists agree that he or she will only be paid the lesser of (i) his or her Billed Charge, or (ii) the applicable fee schedule or Delta Dental's Maximum Plan Allowance for Covered Services. See **Understanding Payment Vocabulary** later in this section.

WHAT YOU SHOULD KNOW ABOUT PARTICIPATING DELTA DENTAL DENTISTS

We have contracting relationships with Participating Delta Dental Dentists throughout the state. Our contracts with Participating Delta Dental Dentists include payment arrangements based on Delta Dental's applicable fee schedule or the Maximum Plan Allowance. See **Understanding Payment Vocabulary** later in this section. The applicable fee schedule or Maximum Plan Allowance usually results in savings to you. When you receive services from Participating Delta Dental Dentists who participate with Delta Dental of Iowa or a Delta Dental Member Company, all of the following statements are true:

- Participating Delta Dental Dentists agree to accept their local Delta Dental Member Company's payment arrangement, which may result in savings for Covered Services
- Your deductible or coinsurance responsibility may be more for Covered Services you receive from a Participating Delta Dental Dentist who is not a PPO Panel Dentist.
- Participating Delta Dental Dentists agree to file claims for you.
- Delta Dental settles claims directly with Participating Delta Dental Dentists. See **Understanding Amounts You Pay to Share Costs** later in this section.
- Participating Delta Dental Dentists agree to handle The Notification Program for you. See **The Notification Program** section.
- Participating Delta Dental Dentists agree that he or she will only be paid the lesser of (i) his or her billed charge, or (ii) the applicable fee schedule or Delta Dental's Maximum Plan Allowance for Covered Services. See **Understanding Payment Vocabulary** later in this section.

WHAT YOU SHOULD KNOW ABOUT DENTISTS WHO DO NOT PARTICIPATE WITH DELTA DENTAL

When you receive services from nonparticipating (non-par) dentists, you will not receive any of the advantages that Delta Dental contracts with PPO Panel Dentists or Participating Delta Dental Dentists offer. As a result, when you receive services from nonparticipating dentists, all of the following statements are true:

- Delta Dental does not have contracting relationships with nonparticipating dentists and they do not agree to accept their local Delta Dental Member Company's PPO payment arrangement or any other payment arrangement. This means you are responsible for any difference between your nonparticipating dentist's Billed Charge and the Delta Dental nonparticipating dentist fee schedule. See **Understanding Payment Vocabulary** later in this section.
- Nonparticipating dentists are not responsible for filing your claims.
- Delta Dental settles claims with you, not nonparticipating dentists. However, for Iowa nonparticipating dentists, the payment will be mailed to you but the check may be payable to the nonparticipating dentist. You are responsible for paying your dentist in full, including any Deductible, Member Coinsurance and non-approved charges you may owe. See **Understanding Payment Vocabulary** later in this section.
- Nonparticipating dentists do not agree to handle The Notification Program for you. See **The Notification Program** section.
- Nonparticipating dentists may charge for "infection control," which includes the costs for services and supplies associated with sterilization procedures. You are responsible for any extra charges billed by a nonparticipating dentist for "infection control." (All dentists are legally required to follow certain guidelines to protect their patients and staff from exposure to infection. However, PPO Panel Dentists and Participating Delta Dental Dentists incorporate these costs into their normal fees and do not charge an additional fee for "infection control.")
- Nonparticipating dentists do not agree that he or she will only be paid the lesser of (i) his or her Billed Charge, or (ii) the applicable fee schedule or Delta Dental's Maximum Plan Allowance for Covered Services, as do Participating Delta Dental Dentists in certain situations. See **Understanding Payment Vocabulary** later in this section.

QUESTIONS DELTA DENTAL ASKS WHEN YOU RECEIVE DENTAL CARE

Even though a procedure may appear in a given section such as **Benefits**, you should note that before you are eligible to receive benefits, Delta Dental first answers all of the following questions:

Is the Procedure Dentally Necessary?

All of the following must be true for a procedure to be considered dentally necessary:

- The diagnosis is proper; and

- The treatment is necessary to preserve or restore the basic form and function of the tooth or teeth and the health of the gums, bone, and other tissues supporting the teeth.

Is the Procedure Dentally Appropriate?

All of the following must be true for a procedure to be considered dentally appropriate:

- The treatment is the most appropriate procedure for your individual circumstances; and
- The treatment is consistent with and meets professionally recognized standards of dental care and complies with criteria adopted by us; and
- The treatment is not more costly than alternative procedures that would be equally effective for the treatment or maintenance of your teeth and their supporting structures. **If you receive services which are more costly than those equally effective for the treatment or maintenance of your teeth and supporting structures, you are responsible for paying the difference.**

Is the Procedure Subject to Benefit Limitations?

Benefit limitations refer to amounts that are your responsibility based on the terms of the Dental Plan. Examples of benefit limitations include all of the following:

- Amounts for procedures that are not dentally necessary or dentally appropriate.
- Amounts for procedures that are not covered by this Dental Plan. See **Services Not Covered**.
- Amounts for procedures that have limitations associated with them. For example, teeth cleaning is covered twice per benefit period. More frequent teeth cleaning may not be a benefit even if your dentist verifies that it is dentally necessary and dentally appropriate. See **Benefits** for a description of covered procedures and limitations associated with certain procedures.
- Amounts for procedures that have reached contract maximums. See the **Summary of Benefits and Payment** chart at the beginning of this Summary Plan Description.
- Any difference between the dentist's Billed Charge and the applicable fee schedule or the Maximum Plan Allowance. **Please note:** This only applies if you receive services from a nonparticipating dentist or procedures that are not Covered Services.
- Deductible(s) and Member Coinsurance.

DELTA DENTAL'S PAYMENT POLICY

Delta Dental's policy is to send payment for treatment after it is completed—not before.

For example, Delta Dental will send payment for:

- A crown when it is seated
- A fixed or removable prosthesis when it is inserted.
- A root canal when it is filled.

UNDERSTANDING PAYMENT VOCABULARY

Anniversary Date

The Anniversary Date is the renewal date of the contract between your employer or group sponsor and Delta Dental of Iowa.

Benefit Period

A benefit period is the same as a calendar year. It begins on the day your coverage goes into effect and starts over each January 1. This is true for as long as you have coverage. The benefit period is important for calculating your deductible and benefit period maximum, if applicable.

Billed Charge

The billed charge is the amount a dentist bills for a specific dental procedure.

Covered Charge

The covered charge is the amount a dentist bills for a dental procedure *that is a covered benefit under your Dental Plan*.

Covered Services

Covered Services means dental services allowed as a result of being insured by, or included under a dental plan administered by, Delta Dental (or by a Delta Dental Member Company).

Delta Dental Member Company

Delta Dental Member Company means a company that is an active member or affiliate member of Delta Dental Plans Association, as defined in the Delta Dental Plans Associations Bylaws.

Eligible Covered Person(s)

Covered Person means any individual eligible for dental benefits under a dental program that is insured or administered by Delta Dental (or by a Delta Dental

Member Company). An Eligible Covered Person is an employee who has met the employer's eligibility requirements and the employee's eligible Spouse and eligible Child(ren).

Maximum Plan Allowance

Maximum Plan Allowance is the amount which Delta Dental establishes as its maximum allowable fee for certain Covered Services provided by dentists who participate in the Delta Dental Premier Program. For services billed by dentists outside of Iowa, the Maximum Plan Allowance is based on information from that state's Delta Dental Member Company.

The Maximum Plan Allowance is established by Delta Dental for dental services contained in the "Current Dental Terminology" published by the American Dental Association from time to time. It is developed from various sources that may include, but are not limited to, contracts with dentists, the simplicity or complexity of the procedure, the Billed Charge for the same procedure by dentists in the same geographic area and with similar training and skills, and a leading economic indicator, such as the Consumer Price Index.

PPO Schedule

The PPO Schedule is a reduced fee schedule for certain Covered Services. Some Participating Delta Dental Dentists, who are other than general practice dentists, will be considered PPO Panel Dentists except that their payment will be based on the lesser of their Billed Charge or the Maximum Plan Allowance rather than on the PPO Schedule. The Participating Delta Dental Dentists who have agreed to be PPO Panel Dentists will be listed in the Delta Dental of Iowa PPO Panel Dentist Directory.

UNDERSTANDING AMOUNTS YOU PAY TO SHARE COSTS

Deductible

Deductible is the fixed dollar amount you pay for Covered Services for each Eligible Covered Person in a Benefit Period before benefits are available under this Dental Plan. This amount is shown on the **Summary of Benefits and Payment** chart at the beginning of this Summary Plan Description, if applicable. ***Please note:*** The family deductible is reached from deductible amounts paid on behalf of any combination of Eligible Covered Persons.

Member Coinsurance

Member Coinsurance is the amount, calculated using a fixed percentage, you pay each time you receive certain Covered Services. These amounts are shown on the **Summary of Benefits and Payment** chart at the beginning of this Summary Plan Description.

Member Coinsurance payments begin once you meet any applicable Deductible amounts. Member Coinsurance is calculated off the applicable fee schedule or the Maximum Plan Allowance, as the case may be. In general, the percentage of coinsurance you pay depends on the benefit category of the service you receive and participation status of your dentist.

Enhanced Benefits Program (EBP)

The Enhanced Benefits Program offers additional oral health services to Eligible Covered Persons with qualifying dental or medical conditions.

Qualifying participants may be eligible for:

- Additional cleanings

For information regarding the dental or medical conditions that may qualify you for additional cleanings visit Delta Dental of Iowa's website – www.deltadentalia.com – or call us. See **Benefits** section for additional information.

If you qualify, it is your responsibility to register for the additional dental benefits.

Benefit Period Maximum or Annual Maximum

The Benefit Period Maximum or Annual Maximum is the maximum benefit each Covered Person is eligible to receive for certain Covered Services in a Benefit Period. The Benefit Period Maximum is reached from claims settled under this Summary Plan Description in a Benefit Period. This amount is shown on the **Summary of Benefits and Payment** chart at the beginning of this Summary Plan Description.

Services received from **Benefit Category: Straighter Teeth** are excluded from your benefit period maximum.

CheckUp PlusSM

CheckUp Plus is a plan design that waives diagnostic and preventive dental service costs from a Covered Person's Benefit Period Maximum.

CheckUp Plus promotes regular visits to the dentist for exams, x-rays and cleanings – which can improve overall health.

Annual Maximum Carryover (To GoSM)

A Covered Person may carry over any qualified, unused portion of their Annual Maximum Benefit from the prior Benefit Period, subject to the following guidelines:

- A Covered Person that was not covered for the full Benefit Period immediately preceding the current Benefit Period may receive a prorated award based on the beginning date of their benefit coverage.
- A Covered Person must have submitted at least one claim during the Benefit Period that would apply to his/her Annual Maximum where the allowed dollar amounts are greater than zero dollars.
- The Carried over amount may not exceed the amount of the regular Annual Maximum, and the total combined Annual Maximum may not exceed twice the regular Annual Maximum.

Please Note: When an Eligible Covered Person changes from the Plan Holder to a spouse or dependent child or vice versa the Deductible, Benefit Period Maximum, and Annual Maximum Carryover ToGoSM dollars all start over.

Lifetime Maximum

In a Covered Person's lifetime, total benefits are limited by the dollar amount for **Benefit Category: Straighter Teeth**. This amount is shown on the **Summary of Benefits** and Payment chart at the beginning of this Summary Plan Description.

HELPING WHEN YOU HAVE QUESTIONS

If you have any questions after reading this Summary Plan Description, please call Delta Dental. For your convenience, Delta Dental has listed their toll-free number on the back cover of this Summary Plan Description.

BENEFITS

CHECK-UPS AND TEETH CLEANING DIAGNOSTIC AND PREVENTIVE SERVICES

Dental Cleaning (Prophylaxis)

Removing plaque, tartar (calculus), and stain from teeth.

Limitation: Routine dental cleaning is a benefit only twice per benefit period.

Please Note: Delta Dental of Iowa's Enhanced Benefits Program (EBP) offers up to 2 additional dental cleaning benefits for Covered Persons with designated dental or medical conditions. Total cleanings for qualifying participants in EBP are limited to no more than 4 per benefit period. For information regarding the dental or medical conditions that may qualify you for additional cleanings, visit Delta Dental's website, or contact Delta Dental. If you qualify for the additional cleaning(s), it is your responsibility to register at www.deltadentalia.com or call Delta Dental of Iowa.

Oral Evaluations

Oral evaluations include all types of dental examinations including preventive examinations, comprehensive examinations, consultations, and problem focused evaluations.

Limitation: This evaluation is a benefit only twice per benefit period.

Topical Fluoride Applications

Professionally administered procedure in which the dental surfaces are coated with a fluoride solution or gel to discourage decay.

Limitation: Topical fluoride is a benefit only twice per benefit period.

X-Rays:

Bitewing X-Rays

Bitewing is an x-ray that shows the crowns of the upper and lower teeth simultaneously and that is held in place by a tab between the teeth.

Limitation: These x-rays are a benefit only once per benefit period.

Full-Mouth X-Rays

Full-mouth x-rays include a combination of individual x-rays such as periapical, bitewing or occlusal taken by a dentist on the same service date.

A panoramic x-ray is a benefit if full-mouth x-rays have not been performed within 3 consecutive years of the panoramic x-ray.

Limitation: Full-mouth or panoramic x-rays are a benefit only once every 3 consecutive years.

Occlusal and Extraoral X-Rays

Occlusal x-rays capture all the upper and lower teeth in one image while the film rests on the biting surface of the teeth.

Limitation: These x-rays are a benefit only once every 12 consecutive months.

Periapical X-Rays

A radiographic image of a tooth, or limited number of teeth, that includes the crown and root portions.

Sealant/Preventive Resin Applications

Filling decay-prone areas of the chewing surface of molars.

Limitation: Sealant/Preventive Resin applications are a benefit once per permanent first and second molars for eligible beneficiaries who are children under age 15.

Sealants and Preventive Resins for primary teeth, wisdom teeth, or teeth that have already been treated with a restoration are not a benefit.

Space Maintainers for Missing Back Teeth

Space maintainers are passive appliances designed to prevent tooth movement.

CAVITY REPAIR AND TOOTH EXTRACTIONS ROUTINE AND RESTORATIVE SERVICES

Emergency Treatment (Palliative Treatment)

Treatment to relieve pain or infection of dental origin.

General Anesthesia/Sedation

Limitation: General anesthesia and intravenous sedation are benefits only when provided in conjunction with covered oral surgery and when billed by the operating dentist.

Restoration of Decayed or Fractured Teeth

Pre-formed or stainless steel restorations and restorations such as silver (amalgam) fillings, and tooth-colored (composite) fillings.

Limitation: Restorations are a benefit once every 24 months per tooth.

Limited Occlusal Adjustment

Reshaping the biting surfaces of one or more teeth.

Limitation: Limited occlusal adjustment is a benefit only twice every 12 consecutive months.

Routine Oral Surgery

Including removal of teeth, and other surgical services to the teeth or immediate surrounding hard and soft tissues that are being performed due to disease, pathology, or dysfunction of dental origin.

Please note: Office removal of impacted teeth will be considered first under your medical coverage.

ROOT CANALS ENDODONTIC SERVICES

Apicoectomy/Periradicular Surgery

Surgery to repair a damaged root as part of root canal therapy or to correct a previous root canal.

Direct Pulp Cap

Covering exposed pulp with a dressing or cement to protect it and promote healing and repair.

Pulpotomy

Removing the coronal portion of the pulp as part of root canal therapy. When performed on a baby (primary) tooth, pulpotomy is the only procedure required for root canal therapy.

Retrograde Fillings

Sealing the root canal by preparing and filling it from the root end of the tooth.

Root Canal Therapy

Treating an infected or injured pulp to retain tooth function. This procedure generally involves removal of the pulp and replacement with an inert filling material.

GUM AND BONE DISEASES

PERIODONTAL SERVICES

Please note: Certain procedures in this category should receive Delta Dental's review *before* they are performed. See **The Notification Program** section.

Full Mouth Debridement

Limitation: Full mouth debridement is a benefit once in a lifetime after 36 months have elapsed since last dental cleaning (prophylaxis).

Conservative Periodontal Procedures (Root Planing and Scaling)

Removing contaminants such as bacterial plaque and tartar (calculus) from a tooth root to prevent or treat disease of the gum tissues and bone which support it.

Complex Periodontal Procedures

Various surgical interventions designed to repair and regenerate gum and bone tissues that support the teeth.

Periodontal Maintenance Therapy

Includes various maintenance services such as pocket depth measurements, dental cleaning (oral prophylaxis), removal of stain, and root planing and scaling.

Limitation: This procedure may follow conservative or complex periodontal therapy. When this procedure immediately follows complex or conservative periodontal therapy, benefits are available up to four times in the first benefit period and twice per benefit period, thereafter. *This procedure replaces the dental cleaning benefit (prophylaxis) described under **Check-Ups and Teeth Cleaning** earlier in this section.*

Please Note: Delta Dental of Iowa's Enhanced Benefits Program (EBP) offers up to 2 additional dental cleaning benefits for Covered Persons with designated dental or medical conditions. Total cleanings for qualifying participants in EBP are limited to no more than 4 per benefit period. For information regarding the dental or medical conditions that may qualify you for additional cleanings, visit Delta Dental's website, or contact Delta Dental. If you qualify for the additional cleaning(s), it is your responsibility to register at www.deltadentalia.com or call Delta Dental of Iowa.

HIGH COST RESTORATIONS

CAST RESTORATIONS

Please note: Certain procedures in this category should receive Delta Dental's review **before** they are performed. See **The Notification Program** section.

Cast Restorations for Complicated Tooth Decay or Fracture

Restoring a tooth with a cast filling (including local anesthesia) when the tooth cannot be restored with a silver (amalgam) or tooth-colored (composite) filling.

Crowns

Restoring form and function by covering and replacing the visible part of the tooth with a precious metal, porcelain-fused-to-metal, or porcelain crown. Crowns placed for the primary purpose of periodontal splinting, cosmetics, altering vertical dimension, restoring your bite (occlusion), or restoring a tooth due to attrition, abrasion, erosion, and abfraction are not a benefit.

Limitation: Crowns are a benefit only if the tooth cannot be restored with a routine filling.

Inlays

Restoring a tooth with a cast metallic or porcelain filling.

Limitation: **Inlay benefits are limited to the amount paid for a silver (amalgam) filling.**

Onlays

Replacing one or more missing or damaged biting cusps of a tooth with a cast restoration.

Posts and Cores

Preparing a tooth for a cast restoration after a root canal when there is insufficient strength and retention.

Recementation of Cast Restorations

Recementation of an inlay, onlay, or crown that has become loose.

DENTURES AND BRIDGES PROSTHETICS

Please note: Certain procedures in this category should receive Delta Dental's review **before** they are performed. See **The Notification Program** section.

Please note: Dentures, bridges, and dental implants (prosthetics) are a benefit once every 4 consecutive years.

Bridges

Replacing missing permanent teeth with a dental prosthesis that is cemented in place and can only be removed by a dentist. Also covered are bridge repairs.

Dentures (Complete and Partial)

Replacing missing permanent teeth with a dental prosthesis that is removable. Denture repair and relining are also covered.

Dental Implants

Dental implants which are surgically placed in the jaw bone, including the attachment of devices to a surgically placed implant in the jaw.

Denture Adjustments

Limitation: Denture adjustments will be limited to two per denture per benefit period after 6 months have elapsed since initial placement.

Tissue Conditioning

Limitation: Tissue conditioning will be limited to two per denture every 36 consecutive months.

STRAIGHTER TEETH CORRECTIVE ORTHODONTICS

Corrective Orthodontics services are orthodontic procedures, or directly associated procedures, that move teeth to correct an abnormal dental relationship between and among teeth.

Benefits received for Corrective Orthodontics apply to the Lifetime Maximum.

Limitation: Corrective Orthodontic services for proper alignment of teeth are a benefit for all Eligible Covered Persons; adults and eligible children.

When an orthodontic treatment plan is established, Delta Dental of Iowa will calculate an initial payment at the time the banding takes place. The balance of the allowed fee will then be divided into payments over the course of treatment, providing coverage still exists.

If orthodontic treatment is stopped for any reason before it is completed, Delta Dental of Iowa will pay only for Covered Services and supplies actually received.

No benefits are available for charges made after treatment stops or after the termination of coverage.

Delta Dental of Iowa payment for treatment in progress extends only to the months of treatment received while covered under the plan. Delta Dental of Iowa will determine the months eligible for coverage.

Diagnostic Cast

Diagnostic cast is a replica of the teeth and tissues made from an impression; also called a study model.

Limitation: Diagnostic cast is a benefit only in conjunction with orthodontic treatment.

SERVICES NOT COVERED

This Dental Plan *does not* provide benefits for dental treatment listed in this section. **Please note:** Even if the treatment is not specifically listed as an exclusion, it may not be covered under this Dental Plan. Call Delta Dental if you are unsure if a certain service is covered. For your convenience, Delta Dental has listed their toll-free number on the back cover of this Summary Plan Description.

EXCLUSIONS

Anesthesia or Analgesia

You are not covered for local anesthesia or nitrous oxide (relative analgesia) when billed separately from the related procedure.

Broken Appointments

You are not covered for any fees charged by your dental office because of broken appointments.

Complete Occlusal Adjustment

You are not covered for services or supplies used for revision or alteration of the functional relationships between upper and lower teeth.

Complications of a Non-Covered Procedure

You are not covered for complications of a non-covered procedure.

Congenital Deformities

You are not covered for services or supplies to correct congenital deformities, such as a cleft palate.

Controlled Release Device

You are not covered for services or supplies used for the controlled release of therapeutic agents into diseased crevices around your teeth.

Cosmetic in Nature

You are not covered for services or supplies which have the primary purpose of improving the appearance of your teeth, rather than restoring or improving dental form or function.

Desensitizing Medicament or Resin

You are not covered for the application of desensitizing medicament or resin for cervical and/or root surface sensitivity either on a per tooth or per visit basis.

Drugs

You are not covered for prescription, non-prescription drugs, medicines or therapeutic drug injections.

Effective Date

You are not covered for services or supplies received before the effective date of your coverage under this Dental Plan.

Experimental or Investigative

You are not covered for services or supplies that are considered experimental, investigative or have a poor prognosis. Peer reviewed outcomes data from clinical trials, Food and Drug Administration regulatory status, and established governmental and professional guidelines will be used in this determination.

Government Programs

You are not covered for services or supplies when you are entitled to claim benefits from governmental programs (except Medicaid).

Guided Tissue Regeneration

You are not covered for services or supplies to encourage regeneration of lost periodontal structures.

Incomplete Services

You are not covered for dental services that have not been completed.

Indirect Pulp Caps

You are not covered for indirect pulp caps.

Infection Control

You are not covered for *separate* charges for “*infection control*,” which includes the costs for services and supplies associated with sterilization procedures. Delta Dental Dentists incorporate these costs into their normal fees and will not charge an additional fee for “*infection control*.”

Lost or Stolen Appliances

You are not covered for services or supplies required to replace lost or stolen dental appliances.

Medical Services or Supplies

You are not covered for services or supplies which are medical in nature, including dental services performed in a hospital, treatment of fractures and dislocations, treatment of cysts and malignancies, and accidental injuries.

Military Service

You are not covered for services or supplies which are required to treat an illness or injury received while you are on active status in the military services.

Payment Responsibility

You are not covered for services or supplies when someone else has the legal obligation to pay for your care, and when, in the absence of this Dental Plan, you would not be charged.

Periodontal Appliances

You are not covered for services or supplies for periodontal appliances (bite guards) to reduce bite (occlusal) trauma due to tooth grinding or jaw clenching.

Periodontal Splinting

You are not covered for services or supplies used for the primary purpose of reducing tooth mobility, including crown-type restorations.

Plaque Control Programs, Oral Hygiene Instructions, and Dietary Instructions

You are not covered for services or supplies used for plaque control, oral hygiene, and/or dietary instructions.

Provisional Crowns, Bridges or Dentures

You are not covered for services or supplies for provisional crowns, bridges or dentures.

Repair, Replacement or Duplication of Orthodontic Appliances

You are not covered for services or supplies required to repair, replace or duplicate any orthodontic appliance.

Sales Tax and Fees

We do not pay sales tax or fees billed by dentists for dental services.

Services Not Provided in a Dental Office Setting

You are not covered for services that are not provided in a dental office setting. Exceptions may be made for care provided by teledentistry, in a mobile dental unit, hospital setting, or long term care facility.

Specialized Services

You are not covered for specialized, personalized, elective materials and techniques or technology which are not reasonably necessary for the diagnosis or treatment of dental disease or dysfunction. Specialized services represent enhancements to other services and are considered optional.

Temporary or Interim Procedures

You are not covered for temporary or interim procedures.

Temporomandibular Joint Dysfunction (TMD)

You are not covered for expenses incurred for diagnostic x-rays, appliances, restorations or surgery in connection with Temporomandibular Joint Dysfunction (TMD) or myofunctional therapy.

Termination

Whether or not Delta Dental has approved a treatment plan, you are not covered for treatment received after the date your coverage terminates.

Treatment By Other Than A Licensed Dentist

You are not covered for services or treatment performed by other than a licensed dentist or his or her employees. Covered Services provided in states where other types of dental providers can practice independently are allowed.

Treatment in Progress

You may not be covered for services or supplies related to treatment which began prior to the effective date of this dental plan.

Unerupted Teeth

You are not covered for the prophylactic removal of unerupted teeth (asymptomatic and nonpathological). This means we will not pay for the removal of any tooth that is not visible and not causing harm.

Workers' Compensation

You are not covered for services or supplies that are or could have been compensated under Workers' Compensation laws, including services or supplies applied toward satisfaction of any deductible under your employer's Workers' Compensation coverage.

THE NOTIFICATION PROGRAM

This section explains the notification program you or your dentist should follow before you receive certain benefits available under this Dental Plan.

This program is the checks and balances of your dental coverage. It helps:

- Determine that services are dentally necessary and dentally appropriate;
- Confirm the benefits of your Dental Plan.

THE APPROVAL

The purpose of the notification program is to help control the cost of your benefits — not to keep you from receiving dentally necessary and dentally appropriate treatment.

You should notify Delta Dental of Iowa before you receive the following benefits:

- Complex Periodontal Surgery
- High Cost Restorations including Crowns, Onlays, and Bridges
- Dental Implants

You should also notify Delta Dental of Iowa before you receive treatment from any benefit category that will exceed \$300.

Delta Dental's review is based on the treatment plan submitted by your dentist.

THE TREATMENT PLAN

A treatment plan describes the treatment your dentist has recommended for you and helps Delta Dental determine if the procedure is a benefit of your Dental Plan as well as dentally necessary and dentally appropriate.

When to Submit a Treatment Plan

You will need to file a treatment plan only if your dentist is nonparticipating.

A complete treatment plan includes the plan of treatment and x-rays. Please send the x-rays within 15 working days of receipt of the proposed treatment plan. **Participating Delta Dental providers agree to file for you.**

Where to Send a Treatment Plan

Submit the proposed treatment plan, along with x-rays and supporting information to:

*Delta Dental of Iowa
P.O. Box 9000
Johnston, IA 50131-9000*

THE TREATMENT PLAN REVIEW

Once Delta Dental receives the treatment plan and proper documentation, Delta Dental will let you and your dentist know if the treatment plan is approved within 15 working days. Delta Dental will take one of the following three actions when they receive your treatment plan:

- **Accept** it as submitted.
- **Recommend an alternative benefit.** If Delta Dental asks you to receive an independent diagnosis from a dentist of Delta Dental's choice, Delta Dental will pay for the exam.
- **Deny the treatment plan** because:
 - The procedure is not a benefit of this Dental Plan;
 - You did not receive an independent exam after Delta Dental asked you to; or
 - The procedure is not dentally necessary and dentally appropriate.

Reconsideration Request of Treatment Plan

If Delta Dental denies a treatment plan, you can resubmit it with additional documentation and ask Delta Dental, in writing, to reconsider. If necessary, Delta Dental will ask you to receive an independent diagnosis from an independent dentist of Delta Dental's choice—Delta Dental will pay for the exam.

Please note: Although Delta Dental may approve a treatment plan, neither Delta Dental nor this Dental Plan are necessarily liable for the actual treatment you receive from your dentist.

FILING CLAIMS

Once you receive dental services, Delta Dental needs to receive a claim to determine the amount of your benefits. The claim lets Delta Dental know the services you received, when you received them, and from which dentist. You will need to file a claim only when you use a nonparticipating dentist who does not agree to file a claim for you — **PPO Panel Dentists and Participating Delta Dental Dentists file for you.**

WHEN TO FILE YOUR CLAIM

After you receive services, you should file a claim only if your dentist has not filed one for you. Delta Dental may deny payment of a claim submitted more than 365 days after the date services were rendered.

You should file a claim only **after** the procedure is completely finished. Do not file for payment before a procedure is completed.

If you need a claim form or have any questions after reading this section, please call Delta Dental or visit their website www.deltadentalia.com. For your convenience, Delta Dental has listed their toll-free number on the back cover of this Summary Plan Description. If you must file your own claim, send it to the following address:

*Delta Dental of Iowa
P.O. Box 9000
Johnston, IA 50131-9000*

FILING WHEN YOU HAVE OTHER COVERAGE COORDINATION OF BENEFITS

You may have other insurance or coverage that provides the same or similar benefit(s) as this Dental Plan. If so, Delta Dental will work with your other insurance company or carrier or health plan. The benefits payable under this Dental Plan when combined with the benefits paid under your other coverage will not be more than 100 percent of either Delta Dental's payment arrangement amount or the other carrier's or health plan's payment arrangement amount.

What You Should Do

When you receive services, you need to let Delta Dental know that you have other coverage. Other coverage includes: group insurance, other group benefit plans

(such as HMOs, PPOs, and self-insured programs); Medicare or other governmental benefits; and the medical benefits coverage in your automobile insurance (whether issued on a fault or no-fault basis). To help Delta Dental coordinate your benefits, you should:

- Inform your dentist by giving him or her information about your other coverage at the time you receive services. Your dentist will pass the information on to Delta Dental when the claim is filed.
- Indicate that you have other coverage when you fill out a claim form by completing the appropriate boxes on the form. Delta Dental will contact you if any additional information is needed.

You must cooperate with Delta Dental and provide requested information about your other coverage. If you do not give Delta Dental necessary information, your claims will be denied.

What Delta Dental Will Do

There are certain rules Delta Dental follows to help determine which coverage pays first when you have other insurance or coverage that provides the same or similar benefits as this Dental Plan. Here are some of the rules:

- The coverage **without coordination of benefits** pays first when both coverages are through a group sponsor such as an employer, but one coverage has coordination of benefits and one does not.
- The dental benefits of your **auto coverage** will pay before this coverage if the auto coverage does not have a coordination of benefits provision.
- The coverage which you have as **an employee or contract holder** participant pays before the coverage which you have as a plan beneficiary spouse or child.
- The coverage you have as **the result of your active employment** pays before coverage you hold as a retiree or under which you are not actively employed.
- The coverage with the **earliest continuous effective date** pays first when none of the above rules apply.

If none of the guidelines just mentioned apply to your situation, Delta Dental will use the Coordination of Benefits (COB) guidelines adopted by the Iowa Insurance Division to determine payment to you or to your PPO Panel Dentist or Participating Delta Dental Dentist (as the case may be).

What You Should Know About Beneficiaries Who Are Children

To coordinate benefits for a child the following rules apply. For a child who is:

- **Covered by both parents** who are not separated or divorced or if they are, neither parent has primary physical custody, the coverage of the parent whose birthday occurs first in a calendar year pays first. If another carrier does not use this rule, then the other plan will determine which coverage pays first.
- **Covered by separated or divorced parents** and a court decree says which parent has financial or dental insurance responsibility, that parent's coverage pays first.
- **Covered by separated or divorced parents** and a court decree does not stipulate which parent has financial or dental insurance responsibility, then the coverage of the parent with custody pays first. The payment order for this child is as follows: custodial parent, spouse of custodial parent, other parent, and spouse of other parent.

If none of these rules apply, the parent's coverage with the earliest continuous effective date pays first.

DENIED CLAIMS AND APPEALS PROCEDURES

CLAIM DENIALS

Pursuant to our contract with Delta Dental, we have delegated the responsibility for evaluating all claims for reimbursement to Delta Dental as the Claims Administrator. Delta Dental will decide your claim within a reasonable time not longer than 30 days after it is received. This time period may be extended, however, where a claim is incomplete or there are other circumstances beyond Delta Dental's control. In such a case, Delta Dental will provide you with written notice of any required extension in the time for them to respond, including the reasons for such an extension and information on the date on which a decision is expected to be made. If an extension is necessary because a claim is incomplete, the written notice to you will also request that you provide Delta Dental with certain additional information within 45 days. The time period for Delta Dental to respond to your claim can be extended for an additional 15 days from the date on which Delta Dental receives the requested additional information.

Delta Dental may obtain the advice of independent dentists or require such other evidence as it deems necessary to decide your claim.

If Delta Dental denies your claim, in whole or in part, you will be furnished with a written notice setting forth the following information:

1. The specific reasons for the denial;
2. Reference to the specific provisions of the Dental Plan on which the denial is based;
3. A description of any additional material or information necessary for you to complete your claim and an explanation of why such material or information is necessary; and
4. Appropriate information as to the steps to be taken if you wish to appeal the decision of Delta Dental, including your right to submit written comments and have them considered, your right to review (on request and at no charge) relevant documents and other information, and your right to file suit under ERISA with respect to any adverse determination after appeal of your claim.

APPEALING A DENIED CLAIM OR ADVERSE BENEFIT DETERMINATION

Your Initial Request For A Review

If Delta Dental of Iowa does not pay all or part of your claim and you think the service should be covered, you or your representative can ask for a full and fair review of that claim. To file for a review, submit a request within 180 days of receiving the notice from Delta Dental of Iowa, including the reason why you disagree with our claim decision, documents, records and any other information related to the claim. Include your name, patient's name and your identification number on all documents.

Delta Dental's Reply

Within 30 days of receiving your request, Delta Dental of Iowa will send you their written decision and indicate any action they have taken. However, when special circumstances arise, Delta Dental of Iowa may require 60 days. Delta Dental of Iowa will notify you in the event they require additional days. After that time, Delta Dental will make the final decision on the claim based on the information they have in your file.

Reviewing Records

Upon your request, Delta Dental of Iowa will provide you free of charge, access to and copies of all documents, records and other information relevant to your claim for benefits. You can review records that deal with your request from 8 a.m. to 4:30

p.m., Central Standard Time, Monday through Friday, at Delta Dental of Iowa's Johnston, Iowa location. Since so many records are electronically filed, please call Delta Dental of Iowa in advance so we can have copies ready for you.

Send your request to:

Delta Dental of Iowa
P.O. Box 9010
Johnston, IA 50131-9010
Or call 1-800-544-0718

Delta Dental will review your request and decide your appeal within a reasonable time not longer than 60 days after it is submitted and will notify you of its decision in writing. The individual who decides your appeal will not be the same individual who decided your initial claim denial and will not be that person's subordinate. Delta Dental may secure the advice of independent dentists or others and require such evidence as it deems necessary to decide your appeal, except that any dental or other expert consulted in connection with your appeal will be different from any expert consulted in connection with your initial claim. The identity of any dental or other expert consulted in connection with your appeal will be provided. If the decision on review affirms the initial denial of your claim, you will be given a notice of denial on review that provides the following information:

1. The specific reason(s) for the denial;
2. The specific provisions of the Dental Plan on which the decision is based;
3. A statement of your right to review (on request and at no charge) relevant documents and other information;
4. If Delta Dental relied on an "internal rule, guideline, protocol, or other similar criterion" in making the decision, a description of the specific rule, guideline, protocol, or other similar criterion or a statement that such a rule, guideline, protocol, or other similar criterion was relied on and that a copy of such rule, guideline, protocol, or other similar criterion will be provided free of charge to you upon request; and
5. A statement of your right to bring suit under ERISA § 502(a).

ELIGIBILITY

COVERAGE ELIGIBILITY

You are eligible to be a participant in the Dental Plan if you are an employee who has met your employer's eligibility requirements or if you are either the eligible spouse or an eligible child of an employee who has met the employer's eligibility requirements.

Spouse means your husband or wife as the result of a marriage that is legally recognized in Iowa. An eligible child can be your natural child, a child placed with you for adoption or a legally adopted child, a child for whom you have legal guardianship, a stepchild, or a foster child. To be an eligible beneficiary, a child must meet at least one of the following standard requirements:

- The child is under age 26.
- The child is age 26 or older, not married, and a full-time student. For an eligible child to be considered a full-time student they must be enrolled in an accredited institution of higher learning, such as a college, university, nursing or trade school, and carry enough hours to be classified by the institution as full-time. Full-time student status continues during regularly scheduled school vacation periods, and during absence from class in which enrolled for up to four months due to a physical or mental disability. The disability must be substantiated by a written statement from a physician.
- The child is a dependent of the child's parent and is totally or permanently disabled, either physically or mentally. If the dependent child is permanently disabled, the disability must have existed before the child was age 19 or while the child was a full-time student under 26 years of age, and the child must have had continuous qualifying dental coverage without a break of 63 days or more since the child turned age 19 or while the child was a full-time student under age 26.

A child who has been placed in your home for the purpose of adoption or who you have adopted shall be eligible for coverage as of the date of placement for adoption or as of the date of actual adoption, whichever occurs first.

Eligibility Enrollment Requirements

This benefit plan includes the following eligibility enrollment requirements:

- You must apply for coverage when initially eligible or due to a Qualifying Event.

- If you do not apply for coverage when initially eligible you will not be eligible to enroll in this Plan until your employer or group sponsor's next Anniversary Date; unless the election is due to a Qualifying Event.
- If you drop coverage you will not be eligible to re-enroll in this Plan, until your employer or group sponsor's next Anniversary Date; unless the election is due to a Qualifying Event.

QUALIFIED MEDICAL CHILD SUPPORT ORDER (QMCSO)

If you have a child and we receive a Medical Child Support Order recognizing the child's right to enroll in this Dental Plan and/or any other benefit plan, we will promptly notify both you and the child that the order has been received. We also will inform you and the child of our procedures for determining whether the order is a Qualified Medical Child Support Order. You may obtain, without charge, a copy of QMCSO procedures from your employer or group sponsor.

WHEN BENEFITS BEGIN

Your rights to receive benefits under this Dental Plan begin on your effective date. If you have just started a new job, check with us or your plan sponsor to find out your effective date.

Please note: Before you receive benefits under this Dental Plan, you have agreed on the application for benefits (or in documents kept by Delta Dental or us) to release any necessary information requested about you so Delta Dental can process claims for benefits. You must allow any healthcare provider or his or her employee to give Delta Dental information about a treatment or condition. If Delta Dental does not receive the information requested, or if you withhold information in your application, your benefits may be denied.

If you fraudulently use the identification card or misrepresent or conceal material facts in your application, then Delta Dental may terminate your benefits.

WHEN BENEFITS END

Your eligibility for benefits under this Dental Plan will terminate at the end of the month for any of these reasons:

- You become ineligible for coverage under this Dental Plan. See *Eligibility* earlier in this section.
- You become unemployed. Termination of your coverage for this reason applies only if you receive your coverage through us.
- We decide to discontinue or replace this coverage.

- Delta Dental decides to terminate this Dental Plan by giving written notice to us 90 days prior to termination.

Your coverage will end if any of the following occurs:

- You use your dental benefits fraudulently or you fraudulently misrepresent or conceal material facts in your application. If this happens, Delta Dental will recover any claim payments made.
- Delta Dental will not pay claims if we fail to make payment to Delta Dental when due.

Authority to Terminate, Amend, or Modify

We have the authority to *terminate, amend, or modify the benefits and coverage described in this Summary Plan Description at any time*. Any amendment or modification will be in writing. *If this Dental Plan is terminated, you may not receive benefits.*

Upon termination of the Plan and Trust, the remaining plan assets will be disposed of as outlined in the Trust Agreement, including first satisfying all expenses, liabilities and claims accrued prior to the date of termination. Thereafter the assets remaining, if any will be used to provide the Participating Employees and other participants with life, sick, accident or other benefits similar to those provided hereunder, either directly or through the purchase of insurance.

CONTINUED COVERAGE (COBRA)

There are some federal and state laws that may affect your dental benefits. These laws apply to continuing your coverage when you are no longer eligible for this Dental Plan.

Coverage Continuation Under Federal Law — COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) applies to employers with 20 or more employees. COBRA entitles you, your eligible spouse, and your eligible children to a continuation of coverage under this Dental Plan if coverage is lost due to any of the following qualifying events:

- Death of the employee covered under this Dental Plan.
- Termination of employment for reasons other than gross misconduct.
- A reduction in hours causing loss of coverage.
- Divorce or legal separation.
- The employee covered under this Dental Plan becomes entitled to Medicare.

- Child/Children are no longer considered eligible by our eligibility rules.
- The employer from whom the covered employee retired files bankruptcy under federal law (in certain cases).

Please note: You, your eligible spouse, or your eligible children are responsible for notifying us of a dissolution of marriage, legal separation or a child losing eligibility status.

If you wish to continue your benefits, you must complete an election form and submit it to us within 60 days of the later of the date:

- You are no longer covered; or
- You are notified of the right to elect COBRA continuation coverage.

You will be responsible for paying any premiums to us for the continuation of benefits under this Dental Plan. Depending on how you qualify, you may continue your coverage for up to 18 or 36 months.

If during the period of COBRA coverage, a child is born to you or placed with you for adoption, the child can be covered under COBRA coverage and can have election rights of his or her own.

If you or any other eligible Covered Person(s) who have elected COBRA coverage is determined to be disabled under the Social Security Act during the first 60 days of continuation coverage, your COBRA coverage may continue for up to 29 months. The 29-month period will apply to you, your eligible spouse, and/or eligible child(ren) who elected COBRA coverage. You must provide notice of the disability determination to us within 60 days after the determination.

If you lose your coverage, contact us. We will help you with any necessary paperwork and let you know the cost of continuing your coverage.

Length of Coverage under COBRA

Continuation coverage ends at the earliest of one of these events:

- The last day of the 18-, 29-, or 36-month maximum coverage period, whichever is applicable.
- The first day (including grace periods, if applicable) on which timely payment is not made.
- The date on which we cease to maintain any group plan (including successor plans).

- The first day on which a beneficiary is actually covered by any other group plan. However, if the new group plan contains an exclusion or limitation relating to any preexisting condition of the beneficiary, then coverage will end on the earlier of the satisfaction of the waiting period for preexisting conditions contained in the new group plan or upon the occurrence of any one of the other events stated in this section.
- The date the qualified beneficiary is entitled to Medicare benefits.

THE UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT OF 1994 (USERRA)

The Uniformed Services Employment and Reemployment Rights Act (USERRA) protects the job rights of individuals who voluntarily or involuntarily leave employment positions to undertake military service or certain types of service in the National Disaster Medical System. USERRA also prohibits employers from discriminating against past and present members of the uniformed services, and applicants to the uniformed services.

Reemployment Rights

You have the right to be reemployed in your civilian job if you leave that job to perform service in the uniformed service and:

- You ensure that your employer receives advance written or verbal notice of your service;
- You have five years or less of cumulative service in the uniformed services while with that particular employer;
- You return to work or apply for reemployment in a timely manner after conclusion of service; and
- You have not been separated from service with a disqualifying discharge or under other than honorable conditions.

If you are eligible to be reemployed, you must be restored to the job and benefits you would have attained if you had not been absent due to military service or, in some cases, a comparable job.

Right To Be Free From Discrimination and Retaliation

If you:

- Are a past or present member of the uniformed service;
- Have applied for membership in the uniformed service; or
- Are obligated to serve in the uniformed service;

Then an employer may not deny you

- Initial employment;
- Reemployment;
- Retention in employment;
- Promotion; or
- Any benefit of employment

Because of this status.

In addition, an employer may not retaliate against anyone assisting in the enforcement of USERRA rights, including testifying or making a statement in connection with a proceeding under USERRA, even if that person has no service connection.

Health Insurance Protection

- If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your dependents for up to 24 months while in the military.
- Even if you don't elect to continue coverage during your military service, you have the right to be reinstated in your employer's health plan when you are reemployed, generally without any waiting periods or exclusions (e.g., pre-existing condition exclusions) except for service connected illnesses or injuries.

PRIVACY OF INFORMATION (HIPAA)

Your plan, any business associate servicing your plan, or Delta Dental will disclose protected health information to your plan sponsor only to permit the plan sponsor to perform plan administration of the plan consistent with the requirements of the Health Insurance Portability and Accountability Act of 1996 and its implementing regulations (45 C.F.R. Parts 160-64) ("HIPAA"). Any disclosure to and use by your plan sponsor of protected health information will be subject to and consistent with the terms of the governing plan document. Neither your plan, nor Delta Dental, or any business associate servicing your plan will disclose protected health information to your plan sponsor unless the disclosures are explained in the Notice of Privacy Practices distributed to plan members.

Neither your plan, nor Delta Dental, or any business associate servicing your plan will disclose protected health information to your plan sponsor for the purpose of employment-related actions or decisions or in connection with any other benefit or employee benefit plan of the plan sponsor.

COVERAGE CHANGES

QUALIFYING EVENTS CHANGING COVERAGE

Certain events may require you to change who is covered by this Dental Plan. These events may include:

- **Active Duty in the Military** of an eligible child or spouse
- **Appointment as a Legal Guardian** of a child
- **Birth or Adoption** of a child
- **Care of a Foster Child** (when placed in your home by an approved agency)
- **Completion of Full-time Schooling** of a child age 26 or older
- **Death**
- **Divorce, Annulment, or Legal Separation of a participant**
- **Eligible Child** (and no longer meets eligibility requirements) reaches age 26
- **Exhaustion of COBRA Coverage**
- **Marriage**
- **Spouse or Child Loses Eligibility for Qualifying Dental Coverage** or we cease contributions for qualifying dental coverage. In this case, your eligible spouse and any eligible children previously covered under the prior qualifying dental coverage are eligible for coverage under this Dental Plan.
- **Spouse's Medicaid, or Child's Medicaid or Children's Health Insurance Program (CHIP) or Healthy And Well Kids in Iowa (Hawki)** coverage is terminated as a result of losing eligibility or the Eligible Covered Person becomes eligible for a premium assistance subsidy under Medicaid or CHIP. This special enrollment opportunity is provided by the Children's Health Insurance Program Reauthorization Act (CHIPRA). You must request this special enrollment opportunity within 60 days of losing Medicaid, CHIP, or Hawki coverage or within 60 days of when eligibility for the premium assistance is determined.

NOTIFICATION OF CHANGE

You must notify Delta Dental of Iowa within 31 days of the date of the event that changes the status of your eligibility. Delta Dental of Iowa must be notified within 60 days of the date of the event that changes the status of your eligibility for births, adoptions, or due to a change in eligibility status for Medicaid, CHIP, or Hawki. You can ask your employer or group sponsor to help you make this request. If a change to your eligibility is not made within 31 days of an event, the person(s) affected may lose coverage. **Upon notification of a member's death, Delta Dental will only return premiums for a period of up to 3 months following the date of death.**

COVERAGE TERMINATION

EFFECTS OF TERMINATION

If your coverage is terminated for fraud, misrepresentation, or the concealment of material facts:

- **Delta Dental will not pay** for any services or supplies provided after the date the coverage is terminated.
- **This Dental Plan will retain legal rights.** This includes the right to initiate a civil action based on fraud, concealment, or misrepresentation.
- Delta Dental may, at our option, **declare the coverage void.**

If your coverage is terminated for reasons other than fraud, concealment, or misrepresentation of material facts, Delta Dental will stop benefits the day your coverage is terminated.

DELTA DENTAL'S RIGHT TO RECOVER PAYMENTS

PAYMENT IN ERROR

If for any reason Delta Dental makes payment under this Dental Plan in error, Delta Dental may recover the amount Delta Dental paid.

SUBROGATION

Once you receive benefits under this Dental Plan arising from an illness or injury, the Dental Plan will assume any legal right you have to collect compensation, damages, or any other payment related to the illness or injury, including benefits from any of the following:

- The responsible person's insurer.
- Uninsured motorist coverage.
- Underinsured motorist coverage.
- Other insurance coverage.

You and your other eligible Covered Person(s) agree to all of the following:

- You will let Delta Dental know about any potential claims or rights of recovery related to the illness or injury;
- You will furnish any information and assistance that Delta Dental determines Delta Dental will need to enforce the Dental Plan's rights;
- You will do nothing to prejudice the Dental Plan's rights and interests;
- You will not compromise, settle, surrender, or release any claim or right of recovery described above, without getting Delta Dental's written permission;
- You must reimburse Delta Dental to the extent of benefit payments made under this Dental Plan if payment is received from the other party or parties;

- You must notify Delta Dental if you or your beneficiaries have the potential right to receive payment from someone else;
- You must cooperate with Delta Dental to ensure that Delta Dental's rights to subrogation are protected.

OTHER INFORMATION NOTICE

You may send any notice to the Dental Plan at the following address:

*Delta Dental of Iowa
P.O. Box 9010
Johnston, IA 50131-9010*

Any notice from Delta Dental to you is valid when sent to your address as it appears on Delta Dental's records or the address of the group through which you are enrolled.

You may contact our Claims Administrator at the following address:

*Delta Dental of Iowa
P.O. Box 9000
Johnston, IA 50131-9000*

NONASSIGNMENT

Benefits for Covered Services described in this Summary Plan Description are for your personal benefit and cannot be transferred or assigned to anyone else without our consent. Any attempt to assign your rights under this Dental Plan or rights to payment without our consent will be void.

GOVERNING LAW

To the extent not superseded by the laws of the United States, this Summary Plan Description will be construed in accordance with and governed by the laws of the state of Iowa. Any action brought because of a claim under this Dental Plan will be litigated exclusively in the state or federal courts located in the state of Iowa and in no other.

LEGAL ACTION

No legal or equitable action may be brought against Delta Dental because of a claim under this Dental Plan, or because of the alleged breach of the terms of this Dental Plan more than two years after the end of the calendar year in which the services or supplies were provided.

INFORMATION IF YOU ARE OR A MEMBER OF YOUR FAMILY IS ENROLLED IN MEDICAID

Assignment of Rights

This Dental Plan will provide payment of benefits for Covered Services to a participant, beneficiary, or any other person who has been legally assigned the right to receive such benefits under requirements established pursuant to Title XIX of the Social Security Act (Medicaid).

Enrollment Without Regard to Medicaid

Your receipt or eligibility for medical assistance under Title XIX of the Social Security Act (Medicaid) will not affect your enrollment as a participant or beneficiary of this Dental Plan, nor will it affect Delta Dental's determination of any benefits paid to you.

Acquisition by States of Rights of Third Parties

If payment has been made by Medicaid and Delta Dental has a legal obligation to provide benefits for those services, then Delta Dental will make payment of those benefits in accordance with any state law under which a state acquires the right to such payments.

YOUR ERISA RIGHTS

Your rights concerning your coverage may be protected by the Employee Retirement Income Security Act of 1974 (ERISA). Any employee benefit plan established or maintained by an employer or by an employee organization or both is subject to this federal law unless the benefit plan is a governmental or church plan as defined in ERISA. **If ERISA applies to your group, you will want to read this section carefully.**

YOUR ERISA RIGHTS

The Employee Retirement Income Security Act of 1974 (ERISA) provides that you will be entitled to:

- Examine certain plan documents and copies of documents (such as annual reports) filed by the plan with the United States Department of Labor. You may examine these documents at the Plan Administrator's office or at specified locations. You will not be charged to examine these documents. The latest annual report is available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain copies of certain plan documents from the Plan Administrator upon written request. The Plan Administrator may request a reasonable charge for the copies.
- Receive a summary of the plan's annual financial report if your employer or group sponsor has 100 or more participants in your plan. The Plan Administrator is required by law to furnish you with a copy of this summary annual report.

The Responsibility of Your Employee Benefit Plan

In addition to creating rights for you and other participants, ERISA imposes duties upon the people responsible for the operation of your plan. The people responsible are called *fiduciaries* of the plan. Fiduciaries have a duty to operate your plan prudently and in the interest of you, other plan participants, and your family beneficiaries. No one, including your employer, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a covered benefit or exercising your rights under ERISA. If your claim for a covered benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time requirements.

Steps You Can Take to Enforce Your Rights

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request the plan document from the Plan Administrator and do not receive it within 30 days, a federal court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the document, unless the document was not sent because of matters reasonably beyond the control of the Plan Administrator.

If you have a claim for benefits which is denied or ignored (in whole or in part), you may file suit in a state or federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Continue Group Health Plan Coverage

You can continue health care coverage for yourself, spouse or dependents if there is a loss of coverage under the plan as a result of a qualifying event. You or your dependents may have to pay for such coverage. Review this summary plan description and the documents governing the plan on the rules governing your COBRA continuation coverage rights.

Reduction or elimination of exclusionary periods of coverage for preexisting conditions under your group health plan, if you have creditable coverage from another plan. You should be provided a certificate of creditable coverage, free of charge, from your group health plan or health insurance issuer when you lose coverage under the plan, when you become entitled to elect COBRA continuation coverage, when your COBRA continuation coverage ceases, if you request it before losing coverage, or if you request it up to 24 months after losing coverage. Without evidence of creditable coverage, you may be subject to a preexisting condition exclusion for 12 months (18 months for late enrollees) after your enrollment date in your coverage.

Who to Contact When You Have Questions

If you have any questions about your plan, you should contact the Plan Administrator, i.e. your employer or group sponsor. If you have questions about this statement or about your rights under ERISA or HIPAA, or if you need assistance

in obtaining documents from the Plan Administrator, you should contact the nearest Area Office of the Employee Benefits Security Administration, Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W. Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hot-line of the Employee Benefits Security Administration.

GLOSSARY

Annual Maximum is the maximum benefit each Covered Person is eligible to receive for certain Covered Services during a Benefit Period.

Beneficiary or Beneficiaries refers to the participant's eligible Covered Person(s) who are enrolled under this Dental Plan.

Benefit Category refers to a grouping of benefits related to a specific type of dental service. For example, **Benefit Category: Check-Ups and Teeth Cleaning** includes the following diagnostic and preventive services:

- Dental Cleaning
- Oral Evaluations
- Topical Fluoride Applications
- X-rays

Benefit Period is the same as a calendar year. It begins on the day your coverage goes into effect and starts over each January 1. This is true for as long as you have coverage.

Benefit Period Maximum is the maximum benefit each Covered Person is eligible to receive for certain Covered Services during a benefit period.

Benefits mean those dentally necessary and dentally appropriate procedures that qualify for payment under this program.

Cast means a laboratory procedure in which a restoration is pre-constructed from a material such as gold or porcelain.

Cast Restorations restore teeth to acceptable form and function when the tooth cannot be restored with a routine filling.

Claims Payment (Delta Dental Payment) is the amount that is discharged when your claim is processed.

Coinsurance is the amount, calculated using a fixed percentage, you pay each time you receive certain Covered Services.

Contract includes any application you submitted to Delta Dental of Iowa, your employer or group sponsor for coverage, any agreement or group policy Delta Dental of Iowa has with your employer or group sponsor, any application completed by your employer or group sponsor, this Dental Summary Plan Description, and any riders or amendments.

Contractholder refers to you who signed for this Dental Plan.

Contract Limitations are amounts that are your responsibility based on your contractual obligations with us. Examples of contract limitations include services that are not covered; services that are not dentally necessary; and services that are subject to limitations.

Coordination of Benefits (COB) applies when you are covered by more than one group contract or commercial insurance policy providing benefits for like services. COB is a method of limiting insurance coverage to no more than 100 percent of either our payment arrangement amount or the other carrier's payment arrangement amount.

Covered Person means any individual eligible for dental benefits under a dental program that is insured or administered by Delta Dental (or by a Delta Dental Member Company).

Covered Services are those dentally necessary and dentally appropriate procedures listed in the Benefits section of this benefits document.

Creditable Coverage means any of the following types of coverage that you, the Covered Person, had without a break in coverage of 63 days or more:

- A group health plan
- Health insurance coverage
- Part A or B of Title XVIII of the Social Security Act (Medicare)
- Title XIX of the Social Security Act (Medicaid)
- Chapter 55 of Title 10, United States Code
- A medical care program of the Indian Health Service or of a tribal organization
- A State health benefits risk pool
- A health plan offered under Chapter 89 of Title 5, United States Code
- A public health plan (as defined in regulations)
- A health benefit plan under Section 5(e) of the Peace Corps Act

Deductible, if applicable is a fixed dollar amount you pay for Covered Services for each Covered Person in a Benefit Period before benefits are available.

Delta Dental Member Company means a company that is an active member or affiliate member of Delta Dental Plans Association, as defined in the Delta Dental Plans Associations Bylaws.

Dentally Appropriate means:

- The treatment is the most appropriate procedure for your individual circumstances.
- The treatment is consistent with and meets professionally recognized standards of dental care and complies with criteria adopted by us.
- The treatment is not more costly than those equally effective for the treatment or maintenance of your teeth and supporting structures.

Dentally Necessary means:

- The diagnosis is proper.
- The treatment is necessary to preserve or restore the basic form and function of the tooth or teeth and the health of the gums, bone, and other tissues supporting the teeth.

Dentist means an individual who is licensed to practice dentistry under the laws of Iowa or who is licensed in the state where you receive services.

Effective Date is the date upon which this coverage goes into effect.

Eligible Child means your natural child, a legally adopted child, a child placed with you for adoption, a child for whom you have legal guardianship, a stepchild, or foster child. To be eligible for coverage, the child must be either 26 years of age or younger, an unmarried full-time student over age 26, or totally or permanently disabled, either physically or mentally. If the dependent child is permanently disabled, the disability must have existed before the child was age 19 or while the child was a full-time student under 26 years of age, and the child must have had continuous creditable coverage without a break of 63 days or more since on or before that birthday. A child who has been placed in your home for the purpose of adoption or whom you have adopted shall be eligible for coverage as of the date of placement for adoption or the date of actual adoption, whichever occurs first.

Emergency is a condition which requires immediate dental care for the relief of pain or infection of dental origin.

Endodontics is the treatment or removal of injured or infected tissue within the crown and root of the tooth.

Family Coverage means coverage for you and your eligible spouse, your eligible common law partner, and your eligible child(ren).

Full-time Student claiming status as a full-time student the child must be enrolled in an accredited institution of higher learning, such as a college, university, nursing or trade school. The child must carry enough hours to be classified by the institution as full-time. Full-time student status continues during:

- Regularly scheduled school vacation periods; and
- Absence from class, in which enrolled, for up to four months due to a physical or mental disability. This disability must be substantiated by a written statement from a practitioner.

Group is the particular employing individual, agency, corporation, partnership, or company which has entered into this agreement to provide dental coverage to their eligible employees or eligible Covered Persons and is responsible for appointing a Plan Administrator.

Identification Card is a card issued to you by Delta Dental of Iowa. The information on the card, especially the identification number, is required to process your claims correctly and answer questions you may have. You should carry your identification card with you at all times and present it to your provider at the time you receive care.

Implants are surgically placed devices within or on the jaw bone as a means of providing for a dental replacement which will eventually support a fixed or removable prosthesis.

Lifetime Maximum is the total benefits which are limited by a dollar amount for **Benefit Category: Straighter Teeth**. This amount is shown on the **Summary of Benefits and Payment** chart at the beginning of this benefits document, if applicable.

Limitation is a certain condition placed on a benefit that limits coverage.

Maximum Plan Allowance is the amount which Delta Dental establishes as its maximum allowable fee for the dental services under the Delta Dental Premier Program. For services billed by dentists outside of Iowa, the Maximum Plan Allowance is based on information from that state's Delta Dental Member Company.

Medical Child Support Order A Medical Child Support Order means any judgment, decree, or order (including approval of a settlement agreement) issued by a court of competent jurisdiction that:

- Provides for child support with respect to a Covered Person's child or a child of their spouse or provides for coverage to such a child, is made pursuant to a State domestic relations law, and relates to benefits under the benefit plan of the Covered Person; or
- Enforces a law relating to medical child support described in Code of Iowa Chapter 252E (1995) or Section 1908 of the Social Security Act with respect to a group plan.

Nonparticipating (non-par) Dentist is a dentist who does not hold a valid participating agreement with Delta Dental (or with a Delta Dental Member Company) at the time you receive Covered Services.

Occlusal Adjustment (Complete) is a complex procedure which requires several appointments and is intended to revise or alter the functional relationships between your upper and lower teeth. Mounting study casts on an articulating instrument is necessary for pre-treatment analysis.

Occlusal Adjustment (Limited) is a procedure to reshape the biting surfaces of one or more teeth.

Orthodontics is the treatment used to influence tooth position.

Our means Iowa Bankers Benefit Plan.

Participating Dentist is a dentist who holds a valid participating agreement with Delta Dental (or with a Delta Dental Member Company) at the time you receive Covered Services.

Periodontal Services means treatment for gum and bone diseases.

Note: A quadrant is one of the four equal sections of the mouth into which the jaws can be divided and represents four or more contiguous teeth or bounded teeth spaces.

Practitioner means any individual recognized by Delta Dental, licensed and/or accredited to provide Covered Services.

Prosthetics is the replacement of missing permanent teeth by fixed or removable devices such as bridges and dentures.

Provider means a dental practitioner or dental facility.

Qualified Medical Child Support Order (QMCSO) A Qualified Medical Child Support Order is a Medical Child Support Order that recognizes a specified person's right to enroll in the benefit plan for which the employee or his/her children are eligible. A QMCSO includes the following information:

- The name and last known mailing address (if any) of the child and the name and mailing address of each child specified in the order as entitled to enroll in the group plan;
- A reasonable description of the type of coverage to be provided or the manner in which the type of coverage is to be determined;
- The period to which the order applies; and
- Each plan to which the order applies,

To be a Qualified Medical Child Support Order, the order cannot require a benefit plan to provide any type or form of benefit, or any option, not otherwise provided under the plan, except to the extent necessary to meet the requirements of Code of Iowa Chapter 252E (1995) or Section 1908 of the Social Security Act with respect to a group plan.

Root is the anatomic portion of the tooth that is covered by cementum and is normally contained in the socket (alveolus).

Root Canal is the portion of the pulp cavity inside the root of a tooth which houses nerves and blood vessels.

Root Planing is removal of infected cementum from the root surface of a tooth.

Root Scaling is removal of disease-causing substances from the root surface of a tooth.

Single Coverage means coverage for the employee only.

Spouse refers to your husband or wife as the result of a marriage that is legally recognized in Iowa or your eligible common law partner.

Straighter Teeth see Orthodontics.

Subrogation means our rights when you or your other eligible Covered Persons receive benefits under this Dental Plan required as the result of illness or injury and you have a lawful claim against another party or parties for compensation, damages or other payment.

Termination Date is the date your coverage ends under this Dental Plan. See **When Benefits Ends** in the **Eligibility** section.

Treatment Plan describes the treatment your dentist has recommended for you and helps Delta Dental determine if the procedure is a benefit of your coverage as well as dentally necessary and dentally appropriate.

Us means Iowa Bankers Benefit Plan.

We means Iowa Bankers Benefit Plan.

X-rays –

- **Bitewing** shows the visible part of the teeth of both the upper and lower jaws and are used to detect cavities and periodontal disease.
- **Extraoral** shows the jaw and are used for orthodontic analysis or to detect fractures, jaw disorders, or other abnormalities. These x-rays are taken from outside the mouth.
- **Full Mouth** includes a series of periapical and bitewing x-rays showing the teeth and underlying structures of the entire mouth.
- **Panoramic** is an extraoral film that provide a continuous view of the teeth and associated structures. It is used for orthodontics and for detection of fractures, temporomandibular joint disease, cysts, and tumors. It is taken with a unit having a swinging arm that moves from one side of the arch to the other.
- **Occlusal** shows the underlying structures of the teeth and are used to detect cysts and pathologies. These x-rays are taken from inside the mouth.
- **Periapical** shows the tooth and underlying structures for one or more teeth.

You and Your means you, the employee/retiree, and your eligible Covered Person(s) who qualify for coverage under this Dental Plan.

**Delta Dental of Iowa
P.O. Box 9000
Johnston, IA 50131-9000**

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Toll Free: 1-800-544-0718

Local: 1-515-261-5500

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