



IOWA STATE UNIVERSITY™

Student Dental Insurance

As a student of Iowa State University you now have access to an employer-quality dental plan at a price you can afford.

Who is eligible?

ISU SSHIP Dental Insurance is available to:

- Domestic undergraduate or graduate students registered for classes that total 5 credits or more
- International undergraduate or graduate students registered for at least 1 credit hour
- Spouses or domestic partners of students enrolled in the program
- Dependent children of students enrolled in the program

What is covered?

- Two dental check-ups and teeth cleanings (per benefit period) are covered at no cost
- Basic services are covered at 80-90% of the cost — this includes fillings, emergency treatment and routine oral surgery
- Major services are covered at 50% — this includes crowns, dentures and bridges
- For more information on what the plan covers, see the plan summary on the back.

What is the cost?

See the chart below for rates that are effective for the 2025 - 2026 school year. Premiums can be added to your university bill.

	Annual 8/1/2025-7/31/2026	Spring/Summer 1/1/2026-7/31/2026	Summer 5/1/2026-7/31/2026
Student	\$312.00	\$182.00	\$78.00
Student and Spouse/ Domestic Partner	\$612.00	\$357.00	\$153.00
Student and Child(ren)	\$594.00	\$346.50	\$148.50
Student and Family	\$990.00	\$577.50	\$247.50

Learn more or enroll today at: SSHIP.hr.iastate.edu

Iowa State University Student and Scholar Dental Insurance Program

Summary of Coverage	Delta Dental PPO™	Delta Dental Premier®/ Out-of-Network
Deductible	\$15	\$25
Annual Benefit Maximum	\$750	\$750
Check-Ups and Teeth Cleanings (Diagnostic & Preventive Services)	0%	0%
Basic Services (cavity repair, tooth extractions, general anesthesia/sedations, restoration of decayed or fractured teeth, routine oral surgery)	10%	20%
Major Services (root canals and therapy, apicoectomy, direct pulp cap, retrograde fillings, gum and bone diseases, complex procedures, cast restorations and more)	50%	50%

Percentages shown are what the patient pays when seeing an in-network dentist. The information in this chart 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.

DOES NOT COVER

The ISU SSHIP Dental Plan does not cover the following:

- Wisdom Teeth Removal
- Orthodontics
- Dentures and Bridges
- High Cost Restorations
 - Crowns
 - Inlays/onlays

Cancellations

Once coverage begins, it is in effect 24 hours a day, at school and during vacation periods, anywhere in the world, until the policy termination date. No refund of premium or cancellation of the plan will be allowed unless the insured enters military service or withdraws within 30 days after the first day of class.

The COBRA plan is an employer plan and is not offered to students.

About Delta Dental

- Delta Dental of Iowa is a local Iowa company that covers more than one million Iowans. We offer:
- **Expert solutions** - with more than 50 years of experience in providing quality coverage.
 - **Providers wherever you are** - seeing one of our network dentists can help you make the most of your benefits while saving money on your dental care. To find a participating dentist, visit SSHIP.hr.iastate.edu and click “Find a Dentist.”
 - **Reliable, local customer service** - that’s ready to help you.



If you are already enrolled and have questions about claims or benefit related information, contact **Delta Dental of Iowa** at **800-544-0718** or send an email to help@deltadentalia.com.