



Delta Dental of Iowa

Employee Summary of Covered Services and Benefits

Iowa State University Student & Scholar Dental Plan

Deductibles, Maximums & Eligibility	Delta Dental PPO SM	Delta Dental Premier [®] / Non Par
- Individual Deductible	\$15	\$25
- Family Deductible	\$45	\$75
- Deductible applies to Check-Ups and Teeth Cleaning?	No	No
- Benefit Period Maximum	\$600	\$600
- Eligible children to age	26	26
- Full-time (unmarried) students eligible to age	99	99
Benefits		
Diagnostic and Preventive Services (Check-Ups and Teeth Cleaning)	0%	0%
- Dental Cleaning		<i>2 in a benefit period aggregate with perio maintenance therapy</i>
- Oral Evaluations		<i>2 in a benefit period</i>
- Fluoride Applications		<i>1 every 12 months to age 21</i>
- X-Rays		<i>Bitewings - 1 every 12 months; Full mouth - 1 every 5 years</i>
Routine and Restorative Services (Cavity Repair and Tooth Extractions)	10%	20%
- Emergency Treatment		
- General Anesthesia/Sedation		
- Restoration of Decayed or Fractured Teeth		
- Limited Occlusal Adjustments		
- Simple Oral Surgery		
- Sealant Applications		<i>1 in a lifetime per permanent 1st and 2nd molars to age 15</i>
- Space Maintainers		<i>To age 15</i>
- Posterior Composites w/o Alternate Processing		
Root Canals (Endodontic Services)	50%	50%
- Apicoectomy		
- Direct Pulp Cap		
- Pulpotomy		
- Retrograde Fillings		
- Root Canal Therapy		
Gum and Bone Diseases (Periodontal Services)	50%	50%
- Conservative Procedures (Non-surgical)		<i>1 every 24 months per quadrant</i>
- Complex Procedures (Surgical)		<i>1 in a benefit period per quadrant</i>
- Periodontal Maintenance Therapy		<i>2 in a benefit period aggregate with dental cleaning</i>
High Cost Restorations (Cast Restorations)	Not Covered	Not Covered
- Cast Restorations		
- Crowns		
- Inlays		
- Onlays		
- Post and Cores		
- Recementing Crowns/Inlays/Onlays		
Dentures and Bridges (Prosthetic Services)	Not Covered	Not Covered
- Bridges		
- Dentures		
- Repairs and Adjustments		
- Recementing of Bridges		
- Implants		
Straighter Teeth (Orthodontics)	Not Covered	Not Covered

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

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