Regular Dental Care is important to your overall health. That’s why DELTA DENTAL OF IOWA and Iowa State University have designed the ISU Student and Scholar Dental Program.

Having a local dentist, especially when you’re in college, makes it easier to keep your smile healthy. With Delta Dental, you’ll get the EXPERT CARE AND SERVICE you deserve right here in Ames.

WHAT’S COVERED?

You can get the routine care you need and you’ll have coverage in case of emergency. Approximately 90 percent of Iowa Dentists are Delta providers, and you’ll have your choice of more than 20 dentists in the Ames area. For a list of Ames providers go to www.deltadentalia.com, select Delta Dental’s Dentist Search and select Delta Dental Premier® network.

The dental benefits in this plan will protect you while you’re at ISU or if you travel outside of Iowa. You can find a Delta Dental dentist through our Delta Dental National Coverage at www.deltadentalia.com. There are more than 190,000 dentists in the Delta Dental Premier® network.

Diagnostic and Preventative Services

- 0% Coinsurance* - No Deductible
  These services include routine exams and cleanings (two per benefit period) and periodic x-rays

Routine and Restorative Services

- 20% Coinsurance* - Deductible Applies
  Covers fillings, emergency treatment and simple oral surgery (this does not include removal of wisdom teeth)

Endodontic Services

- 50% Coinsurance* - Deductible Applies
  Covers root canals

Periodontal Services

- 50% Coinsurance* - Deductible Applies
  Covers gum and bone diseases

Deductible

- Deductible is $25 per covered person each policy period or a maximum family deductible of $75

Annual Maximum Benefit

- Benefit maximum is $600 per covered person per benefit period

Not Covered

- Orthodontics and TMJ Expenses

*Coinsurance is the amount you pay each time you receive covered dental services from a participating Delta Dental dentist.
WHAT’S THE COST?

Premiums will be added to your student university account (u-bill) at the beginning of the fall and spring semesters.

COVERAGE PERIOD: 8/1/2016 – 7/31/2017

ANNUAL

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Cost</th>
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</thead>
<tbody>
<tr>
<td>Student</td>
<td>$238.32</td>
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<tr>
<td>Student and Spouse/Domestic Partner</td>
<td>$472.20</td>
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<tr>
<td>Student and Child(ren)</td>
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<tr>
<td>Student, Spouse/Domestic Partner and Child(ren)</td>
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COVERAGE PERIOD: 1/1/2017 – 7/31/2017

SPRING/SUMMER*

<table>
<thead>
<tr>
<th>Coverage Type</th>
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<tbody>
<tr>
<td>Student</td>
<td>$139.02</td>
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<tr>
<td>Student and Spouse/Domestic Partner</td>
<td>$275.45</td>
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<td>Student, Spouse/Domestic Partner and Child(ren)</td>
<td>$439.74</td>
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COVERAGE PERIOD: 5/1/2017 – 7/31/2017

SUMMER*

<table>
<thead>
<tr>
<th>Coverage Type</th>
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<tbody>
<tr>
<td>Student</td>
<td>$59.58</td>
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<tr>
<td>Student and Spouse/Domestic Partner</td>
<td>$118.05</td>
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<td>Student and Child(ren)</td>
<td>$114.60</td>
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<tr>
<td>Student, Spouse/Domestic Partner and Child(ren)</td>
<td>$188.46</td>
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</table>

*Spring/Summer available to new or transfer students only

HOW DO I ENROLL?

DURING THE OPEN ENROLLMENT PERIOD (JULY 1 – AUG. 31, 2016)

- To enroll, go to SSHIP.hr.iastate.edu
- NOTE: Students must re-enroll every year during the Open Enrollment Period to continue coverage for themselves and their family members

AFTER THE OPEN ENROLLMENT PERIOD

- Following the Open Enrollment Period, dependents can only be added when a qualifying event occurs. Newly eligible students can enroll at the beginning of each semester
- Qualifying events include: Marriage, birth of a baby, or a spouse or dependent arriving in the United States
- NOTE: View a full list of qualifying events at SSHIP.hr.iastate.edu
- Please contact the ISU SSHIP office within 30 days if a qualifying event occurs at 515.294.4800 or 877.477.7485

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, or an individual that graduates fall semester from ISU. A written request for cancellation will be required and should be sent to the ISU SSHIP Office within 30 days. No refund of premium or cancellation of coverage will be made if a claim for payment has been submitted.

WHERE CAN I LEARN MORE?

Visit the ISU SSHIP website at SSHIP.hr.iastate.edu for plan details.

WHO DO I CALL WITH QUESTIONS?

For questions about ISU SSHIP, call our office at 515.294.4800 or 877.477.7485. For questions about insurance benefits, claims processing and pre-certification requirements, call Delta Dental Customer Service line at 1.800.544.0718.