



## Delta Dental of Iowa Iowa State Association of Counties (ISAC) Plan 3

### Employee Summary of Covered Services and Benefits

Deductibles, Maximums & Eligibility	Delta Dental PPO <sup>SM</sup>	Delta Dental Premier <sup>®</sup> / Non Par	
- Individual Deductible	\$15	\$25	
- Family Deductible	\$45	\$75	
- Deductible applies to Check-Ups and Teeth Cleaning?	No	No	
- Benefit Period Maximum	\$1,500	\$1,500	
- Eligible children to age	26	26	
- Full-time (unmarried) students eligible to age	99	99	
- Does Individual Deductible apply to Orthodontics?	No	No	
- Orthodontic lifetime maximum	\$1,500	\$1,500	
- Orthodontics: Eligible children to age	19	19	
- Orthodontics: Full-time students eligible to age	19	19	
- Adult Orthodontics	No	No	
<b>Benefits</b>			
<b>Diagnostic and Preventive Services (Check-Ups and Teeth Cleaning)</b>	0%	0%	
- Dental Cleaning			2 in a benefit period aggregate with perio maintenance therapy
- Oral Evaluations			2 in a benefit period
- Fluoride Applications			2 in a benefit period
- X-Rays			Bitewings - 1 every 12 months; Full mouth - 1 every 5 years
- Sealant Applications			1 in a lifetime per permanent 1st and 2nd molars to age 15
- Space Maintainers			
<b>Routine and Restorative Services (Cavity Repair and Tooth Extractions)</b>	10%	20%	
- Emergency Treatment			
- General Anesthesia/Sedation			
- Restoration of Decayed or Fractured Teeth			
- Limited Occlusal Adjustments			
- Routine Oral Surgery			
- Posterior Composites w/ Alternate Processing			
<b>Root Canals (Endodontic Services)</b>	20%	20%	
- Apicoectomy			
- Direct Pulp Cap			
- Pulpotomy			
- Retrograde Fillings			
- Root Canal Therapy			
<b>Gum and Bone Diseases (Periodontal Services)</b>			
- Conservative Procedures (Non-surgical)	20%	20%	
- Complex Procedures (Surgical)	50%	50%	
- Periodontal Maintenance Therapy	20%	20%	2 in a benefit period aggregate with dental cleaning
<b>High Cost Restorations (Cast Restorations)</b>	20%	20%	
- Cast Restorations			
- Crowns			1 every 5 years
- Inlays			1 every 5 years
- Onlays			1 every 5 years
- Post and Cores			
- Recementing Crowns/Inlays/Onlays			
<b>Dentures and Bridges (Prosthetic Services)</b>	50%	50%	
- Bridges			1 every 5 years
- Dentures			1 every 5 years
- Repairs and Adjustments			
- Recementing of Bridges			
- Implants			1 every 5 years
<b>Straighter Teeth (Orthodontics)</b>	50%	50%	
<b>Additional Options</b>			
-CheckUp Plus <sup>SM</sup>	Included	Included	

This dental plan includes CheckUp Plus<sup>SM</sup> which means Diagnostic and Preventive covered dental service costs do not apply towards the Covered Person's deductible or benefit period maximum. Please refer to your dental benefits document for details.

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.