

## Delta Dental PPO<sup>SM</sup> plus Premier Platinum Plus

Individual Choice

|   | Delta Dental<br>PPO™ Dentist                       |               | Delta Dental<br>Premier® Dentist |               | Out-of-Network<br>Dentist |               |
|---|--|---------------|----------------------------------|---------------|---------------------------|---------------|
|   | Adult<br>21 +                                      | Child<br>0-20 | Adult<br>21 +                    | Child<br>0-20 | Adult<br>21 +             | Child<br>0-20 |
| Deductible<br>(per person per calendar year)  | \$25*  | \$25*         | \$100*                           | \$25*         | \$175                     | \$225*        |
| Adult Annual Benefit Maximum  | \$2,000  |               |                                  |               |                           |               |
| Benefit Categories  | Coinsurance paid by member                         |               |                                  |               |                           |               |
| Diagnostic & Preventive Services check-ups, teeth cleaning, x-rays, maintenance therapy   | 0%   | 0%            | 20%                              | 0%            | 40%                       | 50%           |
| Routine & Restorative Services cavity repair, tooth extractions, general anesthesia/sedation, restoration of decayed or fractured teeth, routine oral surgery | 20%  | 20%           | 40%                              | 50%           | 60%                       | 70%           |
| Posterior Composites tooth-colored filling on back teeth  | 50%  | 60%           | 60%                              | 60%           | 70%                       | 70%           |
| Endodontic Services root canals and therapy, apicoectomy, direct pulp cap, retrograde fillings (6 - month waiting period for adults)                          | 50%  | 50%           | 50%                              | 50%           | 60%                       | 70%           |
| Periodontal Services gum and bone diseases, complex procedures (6 - month waiting period for adults)  | 50%  | 50%           | 50%                              | 50%           | 60%                       | 70%           |
| High Cost Restorations<br>cast restorations - crowns, inlays,<br>onlays, posts, cores<br>(12 - month waiting period for adults)                               | 50%  | 50%           | 50%                              | 50%           | 60%                       | 70%           |
| Prosthetics<br>bridges, dentures<br>(12 - month waiting period for adults)  | 50%  | 50%           | 50%                              | 50%           | 60%                       | 70%           |
| Implants<br>(12 - month waiting period for adults)  | 60%  | 60%           | 60%                              | 60%           | 70%                       | 70%           |
| Medically Necessary Orthodontia   | -  | 50%           | -                                | 50%           | -                         | 50%           |
| Child Annual Out-of-Pocket Limit (only applies to in-network)   | \$350 per child or \$700 for all children under 21 |               |                                  |               | 1                         | -             |

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 is a Qualified Health Plan issuer on the Iowa Health Insurance Marketplace.

<sup>\*</sup> Deductible is waived for all diagnostic and preventive care.