

Group Dental Solutions

Products Designed for Groups of 2 to 50
Benefit Eligible Employees



WE LOVE TO SEE *your* SMILE®

 DELTA DENTAL®

What's New for Contributory Plans in 2009

To GoSM Annual Maximum Carryover

Delta Dental Premier and Delta Dental PPO plans allow enrollees to carryover unused annual maximums from one year to the next – offering them more flexibility and helping them plan for more extensive and costly dental treatment in subsequent years by increasing their annual maximum dollars.

To Go Example*

Year 1

Annual Maximum:	\$1,500
Eligible Benefits Used:	\$500
Unused Annual Maximum:	\$1,000
To Go Annual Maximum Carryover:	\$1,000

Year 2

Annual Maximum:	\$1,500
To Go Annual Maximum Carryover from Year 1:	\$1,000
Total Annual Maximum for Year 2:	\$2,500

* See benefit certificate for complete details on To Go and eligibility for unused annual maximums.

Enhanced Benefits Program – Extra Cleaning for Diabetes and Pregnancy

The Enhanced Benefits Program offers additional preventive screenings and cleanings for pregnant women and persons with diabetes. Studies show that treatment of gum disease can reduce the incidence of low birth weight, preterm babies and the severity of diabetes.

Increased Orthodontia Benefit

Employers can choose to add orthodontia benefits to their group plan. Delta Dental's lifetime benefit for orthodontia has increased to \$1,500 per child.

Products Designed Especially for Your Business



Delta Dental of Iowa offers a suite of products designed specifically for businesses with 2 to 50 benefit eligible employees. Rates are pooled for the best overall savings. Choose from our two contributory plans – Delta Dental Premier® and Delta Dental PPOSM or our Voluntary PPO Plans to meet the specific needs of your group.

Delta Dental Premier Plans – Our most popular plans

These plans give enrollees access to the exclusive Delta Dental Premier network, the largest in the industry. More than 90 percent of Iowa dentists and three out of four dentists nationwide participate in the Delta Dental Premier network. Enrollees have the freedom to choose any dentist they want, but have lower out-of-pocket costs by choosing a Delta Dental Premier dentist.

Delta Dental PPO Plans – Two networks, better value

These preferred provider plans combine traditional benefits with lower premiums. Benefits are based on enrollees going to a Delta Dental PPO network dentist. The Delta Dental PPO network includes one-third of the dentists in Iowa and more than 30 percent of dentists nationwide. With Delta Dental PPO plans, enrollees also get access to Delta Dental Premier network dentists, but have lower out-of-pocket expenses going to a PPO dentist.

Voluntary PPO Plans – No-cost option for employers

Delta Dental's Voluntary PPO Plans are available at no cost to the employer – employees pay the full premium and the employer administers the benefit. Employees can choose from three plan options – Comprehensive, Preventive and Catastrophic. Plans are based on our PPO network. Employees choose the best plan to meet personal or family needs.

Delta Dental Premier Plans – Our most popular plans

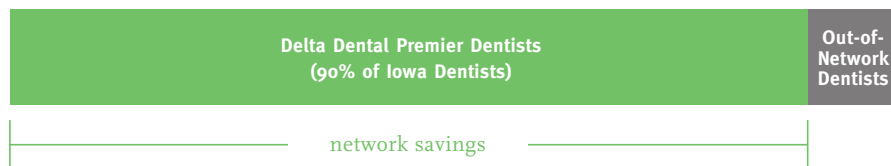
Standard Plan

Delta Dental Premier Plans provide access to more than 90 percent of the dentists in Iowa and 75 percent of the dentists across the U.S. Delta Dental dentists cannot “balance bill” the enrollee the difference between their charged fee and the Delta Dental allowed amount.

Plans are offered with 2- and 4-tier* rate options and rates vary by group size. Please refer to the pricing sheet for the appropriate rates.

This plan includes Delta Dental of Iowa's To Go – Annual Maximum Carryover, the Enhanced Benefits Program, and increased orthodontia benefit (optional).

Delta Dental Premier Network



Summary of Coverages		Standard Plan	
	<i>Delta Dental Premier Dentist</i>	<i>Out-of-Network Dentist</i>	
Deductible	\$50/\$150 Deductible waived on diagnostic and preventive services	\$75/\$225	
New in 2009: Annual Maximum** with To Go	\$1,000		
Diagnostic and Preventive Services	100%	80%	
<ul style="list-style-type: none"> • Exam and cleanings • X-rays • Fluoride applications • Sealant applications • Space maintainers • Periodontal maintenance therapy 			
Routine and Restorative Services	80%	60%	
<ul style="list-style-type: none"> • Cavity repair • Tooth extractions • Routine oral surgery • Denture and bridge repair/adjustment 			
Posterior Composites	50%	40%	
Major Restorative Services	50%	40%	
<ul style="list-style-type: none"> • Root canals • Gum and bone disease • Crowns, inlays/onlays • Bridges, partial and complete dentures 			
New in 2009: Increased Orthodontia Benefit (Optional)** (dependents to age 19)	50% \$1,500 Lifetime Maximum		

* 4-tier rates are available for 10 or more enrolled contracts.

** Maximum accumulated for all services, regardless of dentist network.

Please note: Percentages shown are what Delta Dental pays. For example, if Delta Dental pays 80%, the enrollee would pay 20% coinsurance.

Delta Dental Premier Plans – Our most popular plans

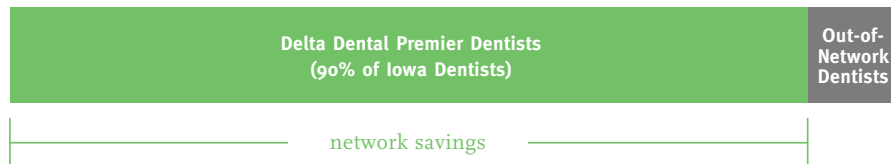
Plan A

Delta Dental Premier Plans provide access to more than 90 percent of the dentists in Iowa and 75 percent of the dentists across the U.S. Delta Dental dentists cannot “balance bill” the enrollee the difference between their charged fee and the Delta Dental allowed amount.

Plans are offered with 2- and 4-tier* rate options and rates vary by group size. Please refer to the pricing sheet for the appropriate rates.

This plan includes Delta Dental of Iowa's To Go – Annual Maximum Carryover, the Enhanced Benefits Program, and increased orthodontia benefit (optional).

Delta Dental Premier Network



Summary of Coverages		Plan A	
	<i>Delta Dental Premier Dentist</i>	<i>Out-of-Network Dentist</i>	
Deductible	\$25/\$75 Deductible waived on diagnostic and preventive services	\$50/\$150	
New in 2009: Annual Maximum** with To Go	\$1,500		
Diagnostic and Preventive Services	80%	60%	
<ul style="list-style-type: none"> Exam and cleanings X-rays Fluoride applications Sealant applications Space maintainers Periodontal maintenance therapy 			
Routine and Restorative Services	50%	40%	
<ul style="list-style-type: none"> Cavity repair Tooth extractions Routine oral surgery Denture and bridge repair/adjustment 			
Posterior Composites	40%	30%	
Major Restorative Services	50%	40%	
<ul style="list-style-type: none"> Root canals Gum and bone disease Crowns, inlays/onlays Bridges, partial and complete dentures 			
New in 2009: Increased Orthodontia Benefit (Optional)** (dependents to age 19)	50% \$1,500 Lifetime Maximum		

* 4-tier rates are available for 10 or more enrolled contracts.

** Maximum accumulated for all services, regardless of dentist network.

Please note: Percentages shown are what Delta Dental pays. For example, if Delta Dental pays 80%, the enrollee would pay 20% coinsurance.

Delta Dental Premier Plans – Our most popular plans

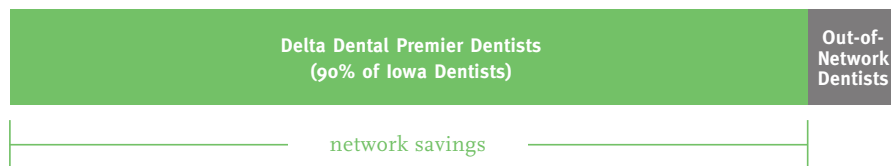
Plan B

Delta Dental Premier Plans provide access to more than 90 percent of the dentists in Iowa and 75 percent of the dentists across the U.S. Delta Dental dentists cannot “balance bill” the enrollee the difference between their charged fee and the Delta Dental allowed amount.

Plans are offered with 2- and 4-tier* rate options and rates vary by group size. Please refer to the pricing sheet for the appropriate rates.

This plan includes Delta Dental of Iowa's To Go – Annual Maximum Carryover, the Enhanced Benefits Program, and increased orthodontia benefit (optional).

Delta Dental Premier Network



Summary of Coverages		Plan B	
	<i>Delta Dental Premier Dentist</i>	<i>Out-of-Network Dentist</i>	
Deductible	\$25/\$75 Deductible waived on diagnostic and preventive services	\$50/\$150	
New in 2009: Annual Maximum** with To Go	\$2,000		
Diagnostic and Preventive Services	100%	80%	
<ul style="list-style-type: none"> • Exam and cleanings • X-rays • Fluoride applications • Sealant applications • Space maintainers • Periodontal maintenance therapy 			
Routine and Restorative Services	80%	60%	
<ul style="list-style-type: none"> • Cavity repair • Tooth extractions • Routine oral surgery • Denture and bridge repair/adjustment 			
Posterior Composites	50%	40%	
Major Restorative Services	50%	40%	
<ul style="list-style-type: none"> • Root canals • Gum and bone disease • Crowns, inlays/onlays • Bridges, partial and complete dentures 			
New in 2009: Increased Orthodontia Benefit (Optional)** (dependents to age 19)	50% \$1,500 Lifetime Maximum		

* 4-tier rates are available for 10 or more enrolled contracts.

** Maximum accumulated for all services, regardless of dentist network.

Please note: Percentages shown are what Delta Dental pays. For example, if Delta Dental pays 80%, the enrollee would pay 20% coinsurance.

Delta Dental PPO Plans – Two networks, better value

PPO Standard Plan

Delta Dental PPO Plans offer enrollees two network choices – Delta Dental PPO and Delta Dental Premier. When an enrollee goes to a Delta Dental PPO network dentist, they have lower out-of-pocket expenses and will receive a richer dental benefit. Delta Dental dentists cannot “balance bill” the enrollee the difference between their charged fee and the Delta Dental allowed amount.

Plans are offered with 2- and 4-tier* rate options and rates vary by group size. Please refer to the pricing sheet for the appropriate rates.

This plan includes Delta Dental of Iowa's To Go – Annual Maximum Carryover, the Enhanced Benefits Program, and increased orthodontia benefit (optional).

Delta Dental PPO plus Premier Network



Summary of Coverages	PPO Standard Plan		
	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Out-of-Network Dentist
Deductible	\$50/\$150 Deductible waived on diagnostic and preventive services	\$75/\$225	\$75/\$225
New in 2009: Annual Maximum** with To Go	\$1,000		
Diagnostic and Preventive Services	100%	90%	70%
<ul style="list-style-type: none"> Exam and cleanings X-rays Fluoride applications Sealant applications Space maintainers Periodontal maintenance therapy 			
Routine and Restorative Services	80%	70%	50%
<ul style="list-style-type: none"> Cavity repair Tooth extractions Routine oral surgery Denture and bridge repair/adjustment 			
Posterior Composites	50%	40%	30%
Major Restorative Services	50%	50%	40%
<ul style="list-style-type: none"> Root canals Gum and bone disease Crowns, inlays/onlays Bridges, partial and complete dentures 			
New in 2009: Increased Orthodontia Benefit (Optional)** (dependents to age 19)	50% \$1,500 Lifetime Maximum		

* 4-tier rates are available for 10 or more enrolled contracts.

** Maximum accumulated for all services, regardless of dentist network.

Please note: Percentages shown are what Delta Dental pays. For example, if Delta Dental pays 80%, the enrollee would pay 20% coinsurance.

Delta Dental PPO Plans – Two networks, better value

PPO Plan A

Delta Dental PPO Plans offer enrollees two network choices – Delta Dental PPO and Delta Dental Premier. When an enrollee goes to a Delta Dental PPO network dentist, they have lower out-of-pocket expenses and will receive a richer dental benefit. Delta Dental dentists cannot “balance bill” the enrollee the difference between their charged fee and the Delta Dental allowed amount.

Plans are offered with 2- and 4-tier* rate options and rates vary by group size. Please refer to the pricing sheet for the appropriate rates.

This plan includes Delta Dental of Iowa's To Go – Annual Maximum Carryover, the Enhanced Benefits Program, and increased orthodontia benefit (optional).

Delta Dental PPO plus Premier Network



Summary of Coverages	PPO Plan A		
	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Out-of-Network Dentist
Deductible	\$25/\$75 Deductible waived on diagnostic and preventive services	\$50/\$150	\$50/\$150
New in 2009: Annual Maximum** with To Go	\$1,500		
Diagnostic and Preventive Services	80%	70%	50%
<ul style="list-style-type: none"> Exam and cleanings X-rays Fluoride applications Sealant applications Space maintainers Periodontal maintenance therapy 			
Routine and Restorative Services	50%	50%	40%
<ul style="list-style-type: none"> Cavity repair Tooth extractions Routine oral surgery Denture and bridge repair/adjustment 			
Posterior Composites	40%	30%	20%
Major Restorative Services	50%	50%	40%
<ul style="list-style-type: none"> Root canals Gum and bone disease Crowns, inlays/onlays Bridges, partial and complete dentures 			
New in 2009: Increased Orthodontia Benefit (Optional)** (dependents to age 19)		50% \$1,500 Lifetime Maximum	

* 4-tier rates are available for 10 or more enrolled contracts.

** Maximum accumulated for all services, regardless of dentist network.

Please note: Percentages shown are what Delta Dental pays. For example, if Delta Dental pays 80%, the enrollee would pay 20% coinsurance.

Delta Dental PPO Plans – Two networks, better value

PPO Plan B

Delta Dental PPO Plans offer enrollees two network choices – Delta Dental PPO and Delta Dental Premier. When an enrollee goes to a Delta Dental PPO network dentist, they have lower out-of-pocket expenses and will receive a richer dental benefit. Delta Dental dentists cannot “balance bill” the enrollee the difference between their charged fee and the Delta Dental allowed amount.

Plans are offered with 2- and 4-tier* rate options and rates vary by group size. Please refer to the pricing sheet for the appropriate rates.

This plan includes Delta Dental of Iowa's To Go – Annual Maximum Carryover, the Enhanced Benefits Program, and increased orthodontia benefit (optional).

Delta Dental PPO plus Premier Network



Summary of Coverages		PPO Plan B		
	<i>Delta Dental PPO Dentist</i>	<i>Delta Dental Premier Dentist</i>	<i>Out-of-Network Dentist</i>	
Deductible	\$25/\$75 Deductible waived on diagnostic and preventive services	\$50/\$150	\$50/\$150	
New in 2009: Annual Maximum** with To Go	\$2,000			
Diagnostic and Preventive Services	100%	90%	70%	
<ul style="list-style-type: none"> • Exam and cleanings • X-rays • Fluoride applications • Sealant applications • Space maintainers • Periodontal maintenance therapy 				
Routine and Restorative Services	80%	70%	50%	
<ul style="list-style-type: none"> • Cavity repair • Tooth extractions • Routine oral surgery • Denture and bridge repair/adjustment 				
Posterior Composites	50%	40%	30%	
Major Restorative Services	50%	50%	40%	
<ul style="list-style-type: none"> • Root canals • Gum and bone disease • Crowns, inlays/onlays • Bridges, partial and complete dentures 				
New in 2009: Increased Orthodontia Benefit (Optional)** (dependents to age 19)		50% \$1,500 Lifetime Maximum		

* 4-tier rates are available for 10 or more enrolled contracts.

** Maximum accumulated for all services, regardless of dentist network.

Please note: Percentages shown are what Delta Dental pays. For example, if Delta Dental pays 80%, the enrollee would pay 20% coinsurance.

Delta Dental Voluntary PPO Plans – No cost option for employers

Voluntary Comprehensive Plan

With Delta Dental's Voluntary PPO Plans, the employer administers the benefits and the employee pays the premium. Plans are based on our PPO network. Employees can choose from three plan designs. Delta Dental dentists cannot "balance bill" the enrollee the difference between their charged fee and the Delta Dental allowed amount.

This plan requires a minimum participation of 2 employees.

Delta Dental PPO plus Premier Networks



Summary of Coverages		Voluntary Comprehension Plan		
		<i>This plan includes preventive services such as annual check-ups, while providing coverage for major dental services.</i>		
		<i>Delta Dental PPO Dentist</i>	<i>Delta Dental Premier Dentist</i>	<i>Out-of-Network Dentist</i>
Deductible*		\$50	\$150	\$225
Annual Maximum**		\$1,250		
Diagnostic and Preventive Services		80%	70%	50%
<ul style="list-style-type: none"> • Exam and cleanings • X-rays • Fluoride applications • Sealant applications • Space maintainers • Periodontal maintenance therapy 				
Routine and Restorative Services***		50%	50%	30%
<ul style="list-style-type: none"> • Cavity repair • Routine oral surgery • Denture and bridge repair/adjustment 				
Major Restorative Services		60%	50%	30%
<ul style="list-style-type: none"> • Root canals • Gum and bone disease • Crowns, inlays/onlays • Bridges, partial and complete dentures 				

* Deductible applies to all covered services.

** Maximum accumulated for all services, regardless of dentist network.

*** Extractions and oral surgery not covered.

Annual open enrollment allowed. Employee must remain on one plan for 12 months before switching to another plan.

No late entrant permitted. 24-month waiting period to re-enroll if coverage is dropped.

Please note: Percentages shown are what Delta Dental pays. For example, if Delta Dental pays 80%, the enrollee would pay 20% coinsurance.

Delta Dental Voluntary PPO Plans – No cost option for employers

Voluntary Preventive Plan

With Delta Dental's Voluntary PPO Plans, the employer administers the benefits and the employee pays the premium. Plans are based on our PPO network. Employees can choose from three plan designs. Delta Dental dentists cannot "balance bill" the enrollee the difference between their charged fee and the Delta Dental allowed amount.

This plan requires a minimum participation of 2 employees.

Delta Dental PPO plus Premier Networks



Summary of Coverages		Voluntary Preventive Plan		
		<i>This low-premium plan covers routine routine check-ups, x-rays, teeth cleanings and fillings.</i>		
		<i>Delta Dental PPO Dentist</i>	<i>Delta Dental Premier Dentist</i>	<i>Out-of-Network Dentist</i>
Deductible*		\$50	\$50	\$75
Annual Maximum**		Unlimited		
Diagnostic and Preventive Services		80%	70%	50%
<ul style="list-style-type: none"> • Exam and cleanings • X-rays • Fluoride applications • Sealant applications • Space maintainers • Periodontal maintenance therapy 				
Routine and Restorative Services***		50%	50%	30%
<ul style="list-style-type: none"> • Cavity repair • Routine oral surgery • Denture and bridge repair/adjustment 				
Major Restorative Services		Not Covered		
<ul style="list-style-type: none"> • Root canals • Gum and bone disease • Crowns, inlays/onlays • Bridges, partial and complete dentures 				

* Deductible applies to all covered services.

** Maximum accumulated for all services, regardless of dentist network.

*** Extractions and oral surgery not covered.

Annual open enrollment allowed. Employee must remain on one plan for 12 months before switching to another plan.

No late entrant permitted. 24-month waiting period to re-enroll if coverage is dropped.

Please note: Percentages shown are what Delta Dental pays. For example, if Delta Dental pays 80%, the enrollee would pay 20% coinsurance.

Delta Dental Voluntary PPO Plans – No cost option for employers

Voluntary Catastrophic Plan

With Delta Dental's Voluntary PPO Plans, the employer administers the benefits and the employee pays the premium. Plans are based on our PPO network. Employees can choose from three plan designs. Delta Dental dentists cannot "balance bill" the enrollee the difference between their charged fee and the Delta Dental allowed amount.

This plan requires a minimum participation of 2 employees.

Delta Dental PPO plus Premier Networks



Summary of Coverages	Voluntary Catastrophic Plan		
	<i>This plan provides coverage for major dental services and can supplement your health savings account (HSA).</i>		
	<i>Delta Dental PPO Dentist</i>	<i>Delta Dental Premier Dentist</i>	<i>Out-of-Network Dentist</i>
Deductible*	\$0	\$100	\$150
Annual Maximum**	\$1,250		
Diagnostic and Preventive Services	Not Covered		
<ul style="list-style-type: none"> Exam and cleanings X-rays Fluoride applications Sealant applications Space maintainers Periodontal maintenance therapy 			
Routine and Restorative Services***	Not Covered		
<ul style="list-style-type: none"> Cavity repair Routine oral surgery Denture and bridge repair/adjustment 			
Major Restorative Services	60%	50%	30%
<ul style="list-style-type: none"> Root canals Gum and bone disease Crowns, inlays/onlays Bridges, partial and complete dentures 			

* Deductible applies to all covered services.

** Maximum accumulated for all services, regardless of dentist network.

*** Extractions and oral surgery not covered.

Annual open enrollment allowed. Employee must remain on one plan for 12 months before switching to another plan.

No late entrant permitted. 24-month waiting period to re-enroll if coverage is dropped.

Please note: Percentages shown are what Delta Dental pays. For example, if Delta Dental pays 80%, the enrollee would pay 20% coinsurance.



Use Technology to Reduce Costs, Save Time and Go Green

Through the Employer and Subscriber Connection portals on the Delta Dental of Iowa website (www.deltadentalia.com), employers and enrollees have the ability to manage and update information on their dental benefits. This one-stop shop helps our environment by “going green,” while providing access in a secure and easy to use website.

Employers can...

- Keep private health information secure. Employers don't have to worry about paper forms with personal health information floating around the office, on the fax machine or through the mail.
- Add, change and delete enrollees quickly and easily. This helps reduce administrative costs, improve data quality and eliminate paperwork.
- Receive current bills and view past invoices in one central location. Online bills can easily be downloaded and routed electronically in a few simple clicks.
- Cut down on paper and the administrative hassle of writing and mailing checks. Payments can be completed electronically through your bank.

Enrollees can...

- Locate dentists with our easy-to-use dentist search.
- Review claims status in a matter of clicks. No more waiting for the mail.
- Create a healthy smile and a healthy body by reading our industry-leading articles on how to improve their oral health.
- Find information on frequently asked questions and how to reach our dedicated customer service team.

Underwriting Guidelines

	Contributory Plans <i>(Delta Dental Premier and PPO Plans)</i>	Voluntary PPO Plans
<i>Group Size</i>	2-50 eligible employees	2-50 eligible employees
<i>Minimum Participation</i>	50% of the total eligible employees or exclude employees with other group dental coverage and enroll 75% of the remaining eligible employees	2 enrollees
<i>Recommended Employer Contribution</i>	100% of single premium or 50% of the total premium*	

* If the level of employee participation falls below the minimum, Delta Dental may require you to change to a voluntary dental plan. Changes to your dental plan can be made at the renewal date.

Contact your broker or
Delta Dental of Iowa
at 877-423-3582.



Delta Dental of Iowa
9000 Northpark Drive
Johnston, IA 50131

877-423-3582

www.deltadentalia.com