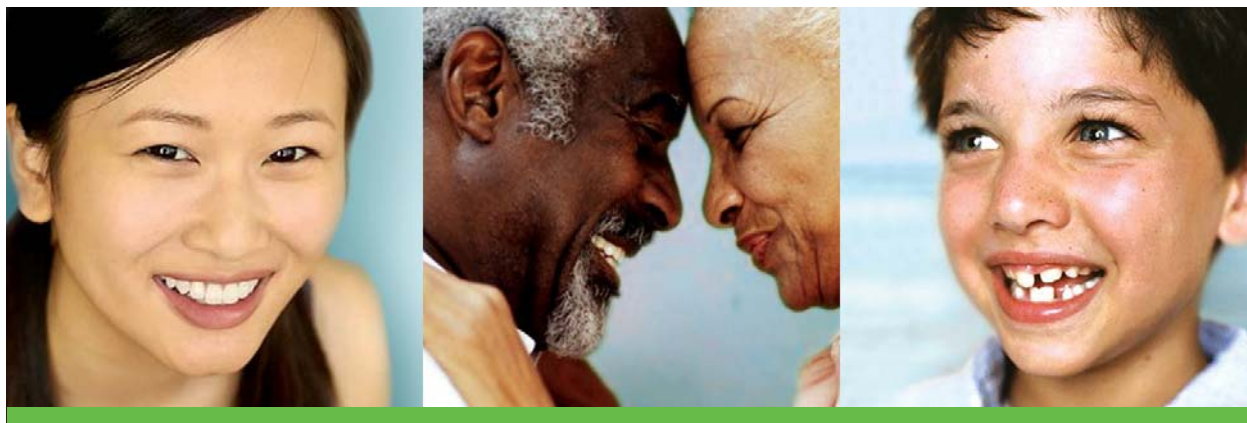


# Non-Covered Services Policy Provides Cost Protection



Delta Dental of Iowa's mission is to be the most valued dental benefits company. Our expertise leads us to create smart plan designs focused on prevention, and our large network of dentists ensures that enrollees can easily find a participating dentist. This access translates into savings for our customers and their employees.

Delta Dental's value extends to non-covered services as well. This means that by going to a Delta Dental participating dentist, enrollees cannot be billed more than the Delta Dental allowed amount for certain or designated services not covered by their group plan.\* These maximum allowed fees also apply to charges not covered because the fee exceeds the enrollee's annual plan maximum or because of deductibles, waiting periods and frequency limitations.

Below is an example of how a Delta Dental participating dentist cannot charge the enrollee the full amount even though the service is not covered under the dental plan benefit.

	<b>Delta Dental Participating Dentist</b>
Charge for non-covered service	\$3,000
Delta Dental allowed fee for service	\$2,800
Enrollee's out-of-pocket cost for service	\$2,800
<i>Because of the participation agreement with Delta Dental, the dentist cannot bill the patient the \$200 difference even though the service is not covered by the enrollee's dental benefit.</i>	

Good oral health is essential to good overall health, which means that dental benefits are more important than ever for general wellness. And because Delta Dental is the expert in dental benefits, we provide the best plans available – plans that manage costs for employers and their employees while providing access to oral health care needed to stay healthy.

For more information on Delta Dental and your oral health, go to [www.deltadentalia.com](http://www.deltadentalia.com).

\* Delta Dental holds dentists to their contracted fees for procedure codes where Delta Dental has meaningful and accurate claims data to create a fee.