PLAN B PLUS - HC (with orthodontia)

SUMMARY OF COVERAGE	Delta Dental PPO™ Dentist		Delta Dental Premier® Dentist		Out-of-Network Dentist				
	Adult 21+	Child 0-20	Adult 21+	Child 0-20	Adult 21+	Child 0-20			
Deductible per person per calendar year	\$25*	\$25*	\$50	\$25*	\$50	\$225*			
Adult Annual Benefit Maximum with To Go ^{sm**} per person per calendar year	\$2,000								

BENEFIT CATEGORIES	Coinsurance paid by member								
Diagnostic & Preventive Services (check-ups, teeth cleaning, x-rays, maintenance therapy)	0%	0%	10%	0%	30%	50%			
Routine & Restorative Services (cavity repair, tooth extractions, general anesthesia/sedation, restoration of decayed or fractured teeth, routine oral surgery)	20%	20%	30%	50%	50%	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)	50%	50%	50%	50%	60%	70%			
Periodontal Services (gum and bone diseases, complex procedures)	50%	50%	50%	50%	60%	70%			
High Cost Restorations (cast restorations - crowns, inlays, onlays, posts, cores)	50%	50%	50%	50%	60%	70%			
Prosthetics (bridges, dentures)	50%	50%	50%	50%	60%	70%			
Implants	60%	60%	60%	60%	70%	70%			
Medically Necessary Orthodontia up to age 21	Not Covered	50%	Not Covered	50%	Not Covered	50%			
Child Annual Out-of-Pocket Limit only applies to in-network	\$400 per	child or \$800	Not Covered	Not Covered					
Corrective Orthodontia Benefit & Lifetime Maximum up to age 19	50% coinsurance and \$1,500 lifetime maximum								
Enhanced Benefits Program (extra dental benefits based on medical conditions)	Pregnancy, high-risk cardiac conditions, suppressed immune systems, diabetes, periodontal disease, cancer, chemotherapy, radiation, and kidney failure or dialysis								

H = High Child Plan; C = Corrective Orthodontia * Deductible is waived for all diagnostic and preventive care. ** To GoSM annual maximum carryover for adult benefits – see Benefits Certificate for details.

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.