

2020 Individual and Family Plan Benefits Certificate Updates

For 2020, Delta Dental of Iowa has made some updates to your dental plan benefits certificate. Your updated certificate is effective January 1, 2020 through December 31, 2020. Below is a list of the updates and changes that were made:

- **Clarification language:** The 2020 certificate was updated to include clarifying language throughout the document.
- **Nonparticipating dentist payment information:** Delta Dental has changed how we handle claims from nonparticipating dentists. Since we do not have a contract with out-of-network dentists, we settle claims with you, not nonparticipating dentists. However, for Iowa nonparticipating dentists, the payment will be mailed to you, but the check may be payable to the nonparticipating dentist. You are then responsible for providing the Delta Dental payment to the dentist.
- **Restoration of Decayed or Fractured Teeth:** Delta Dental will only cover the restoration of decayed or fractured teeth once every 24 months per tooth.
- **Extraoral x-rays:** Delta Dental will no longer cover extraoral x-rays under any plan, except for Delta Dental Plus plans for children only. Previously they were covered once every 12 consecutive months. Extraoral x-rays are x-ray film outside of the mouth. These x-rays are a specialized x-ray and are not used to identify dental cavities.
- **Treatment in progress:** Your certificate was updated to add clarifying language around dental treatments that were started before your Delta Dental policy was in effect. For example, if work was started for a crown, bridge or denture before your Delta Dental policy was in effect, but treatment was completed after your policy effective date, services and/or supplies for work done prior may not be covered under your Delta Dental plan.
- **Eligibility enrollment:** The covered person is not eligible to re-enroll in any Delta Dental of Iowa Individual and Family Plan if coverage under the same or similar plan has been terminated within the past 24 consecutive months, unless you have had continuous coverage with similar qualifying benefits. The covered person (except for eligible children) cannot be covered by more than one Individual and Family Plan at the same time.
- **Effects of termination:** If you change from one Delta Dental of Iowa Individual and Family Plan to another plan during the benefit period, your benefits will not restart with the new plan. Benefits used from the first or existing plan will be accumulated and rolled over to the new plan.

Please see your benefit certificate for a more detailed description of the updates and changes mentioned above.