

PLATINUM PLUS

SUMMARY OF COVERAGE

Deductible
per person per calendar year

Adult Annual Benefit Maximum
per person per calendar year

Delta Dental PPO SM Dentist		Delta Dental Premier [®] Dentist		Out-of-Network Dentist	
Adult 21+	Child 0-20	Adult 21+	Child 0-20	Adult 21+	Child 0-20
\$25*	\$25*	\$100*	\$25*	\$175	\$225*
\$2,000					

BENEFIT CATEGORIES

Diagnostic & Preventive Services
(check-ups, teeth cleaning, x-rays, maintenance therapy)

Routine & Restorative Services
(cavity repair, tooth extractions, general anesthesia/sedation, restoration of decayed or fractured teeth, routine oral surgery)

Posterior Composites
(tooth-colored filling on back teeth)

Endodontic Services
(root canals and therapy, apicoectomy, direct pulp cap, retrograde fillings)
6-month waiting period for adults

Periodontal Services
(gum and bone diseases, complex procedures)
6-month waiting period for adults

High Cost Restorations
(cast restorations – crowns, inlays, onlays, posts, cores)
12-month waiting period for adults

Prosthetics
(bridges, dentures)
12-month waiting period for adults

Implants
12-month waiting period for adults

Medically Necessary Orthodontia
up to age 21

Child Annual Out-of-Pocket Limit
only applies to in-network

Coinsurance paid by member					
0%	0%	20%	0%	40%	50%
20%	20%	40%	50%	60%	70%
50%	60%	60%	60%	70%	70%
50%	50%	50%	50%	60%	70%
50%	50%	50%	50%	60%	70%
50%	50%	50%	50%	60%	70%
50%	50%	50%	50%	60%	70%
60%	60%	60%	60%	70%	70%
Not Covered	50%	Not Covered	50%	Not Covered	50%
\$350 per child or \$700 for all children under 21				Not Covered	Not Covered

* Deductible is waived for all diagnostic and preventive care.

Adult coverage is for ages 21 and older. Child coverage is up to age 21 as of January 1 of the plan year.

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.

