

2023 Small Business Benefits Certificate Updates

For 2023, Delta Dental of Iowa has made some updates to your dental plan benefits certificate. These updates include more member-friendly language to make them easier to read and understand. Your updated certificate is effective January 1, 2023 through December 31, 2023. Below is a list of the updates and changes that were made:

- **Fluoride:** Child fluoride benefits changed to include 2 fluoride treatments per benefit period. Previously, children were only eligible for 1 fluoride treatment per benefit period. **(Employer Choice Prime Plans Only)**
- **Fluoride for enhanced benefits coverage:** Benefits now include coverage for up to 4 treatments for members receiving chemo/radiation. **(Employer Choice Plans Only)**
- **Sealants:** Child sealant treatments were updated to 1 per permanent first and second molars every 24 months. Previously, children were only eligible every 36 months. **(Plus Plans Only)**
- **Oral Evaluations:** Coverage for dental exams/oral evaluations changed to 3 per benefit period. Previously the benefits covered 2 exams.
- **Cone beam CT x-rays:** A limitation was added to include cone beam CT x-rays once per benefit period.
- **Re-cementation of cast restorations:** Limitations changed to include this service once every 12 consecutive months. Previously the limitation was once every 5 years. **(Plus Plans Only)**
- **ToGoSM Annual Maximum Carryover:** Prorated amounts are now allowed to carryover. **(Employer Choice Plans Only)**
- **Maximum out-of-pocket:** The maximum out-of-pocket amounts have changed to \$375 per child and \$750 per family. Previously the maximum out-of-pocket amounts were \$350 per child and \$700 per family. **(Plus Plans Only)**
- **Alveoloplasty:** Certificate was changed to show adult coverage for alveoloplasty. **(Plan B Plus, Preferred Plus and Platinum Plus Plans Only)**
- **Sales Tax and Fees:** Any sales tax or fees charged by the dentist are now excluded from coverage.
- **Notification of Death:** Clarifying language was added to indicate if there is a delay in notification of a death, Delta Dental of Iowa will pay up to 18 months in back premium.

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