

PLAN **B** PLUS - HC (with orthodontia)

SUMMARY OF COVERAGE

Deductible

per person per calendar year

Adult Annual Benefit Maximum with To Go^{SM**}

per person per calendar year

Delta Dental Premier® Dentist

Out-of-Network Dentist

Adult 21+	Child 0-20	Adult 21+	Child 0-20
\$25*	\$25*	\$50	\$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)

Periodontal Services

(gum and bone diseases, complex procedures)

High Cost Restorations

(cast restorations – crowns, inlays, onlays, posts, cores)

Prosthetics

(bridges, dentures)

Implants

Medically Necessary Orthodontia

up to age 21

Child Annual Out-of-Pocket Limit

(only applies to in-network)

Corrective Orthodontia Benefit & Lifetime Maximum

up to age 19

Enhanced Benefits Program

(extra dental benefits based on medical conditions)

Coinsurance paid by member

0%	0%	20%	50%
20%	50%	40%	70%
50%	60%	60%	70%
50%	50%	60%	70%
50%	50%	60%	70%
50%	50%	60%	70%
60%	60%	70%	70%
Not Covered	50%	Not Covered	50%
\$450 per child or \$900 for all children under 21		Not Covered	Not Covered
50% coinsurance and \$1,500 lifetime maximum			

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.

