

## **Individual Choice** Platinum Prime

## PRIME

Prime Plan:

- ACA pediatric dental EHB not included
- Children and adults have the same benefits

Delta Dental PPO Plus Premier®	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Non-Participating/ Out-of-Network Dentist
Deductible (per person per calendar year)	\$25*	\$50*	\$50
Annual Benefit Maximum	\$2,000		
Benefit Categories	Coinsurance paid by member		
Diagnostic and Preventive Services check-ups, teeth cleaning, x-rays, maintenance therapy	0%	10%	30%
Routine and Restorative Services cavity repair, tooth extractions, restoration of decayed or fractured teeth, routine oral surgery	20%	30%	50%
Posterior Composites tooth-colored filling on back teeth	50%	60%	70%
Endodontic Services root canals, apicoectomy, direct pulp cap, retrograde fillings, root canal therapy (6 - month waiting period)	50%	50%	60%
Periodontal Services gum and bone diseases, complex procedures (6 - month waiting period)	50%	50%	60%
High Cost Restorations cast restorations – crowns, inlays, onlays, posts, cores (12 - month waiting period)	50%	50%	60%
Prosthetics bridges, dentures (12 - month waiting period)	50%	50%	60%
Implants (12 - month waiting period for adults)	60%	60%	70%

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 Prime policies do not include the pediatric dental services as required under the Federal Patient Protection and Affordable Care Act. This coverage is available in the Delta Dental Plus policies. You can purchase policies with the required pediatric dental services in the insurance marketplace and these plans can be purchased without purchasing a medical plan. Please contact Delta Dental, your insurance agent, or Iowa's Health Insurance Marketplace if you wish to purchase pediatric dental coverage or a stand-alone dental policy.

<sup>\*</sup> Deductible is waived for all diagnostic and preventive care.