



## Delta Dental of Iowa Employee Summary of Covered Services and Benefits Effective 1-1-2022 Des Moines University

Deductibles, Maximums & Eligibility	Delta Dental PPO™	Delta Dental Premier® / Non Par
- Individual Deductible	\$25	\$50
- Family Deductible	\$75	\$150
- Deductible applies to Check-Ups and Teeth Cleaning?	No	No
- Benefit Period Maximum	\$1,500	\$1,500
- Eligible children to age	26	26
- Full-time (unmarried) students eligible to age	99	99
- Does Individual Deductible apply to Orthodontics?	Yes	Yes
- Orthodontic lifetime maximum	\$1,000	\$1,000
- Orthodontics: Eligible children to age	19	19
- Orthodontics: Full-time students eligible to age	19	19
- Adult Orthodontics	No	No
<b>Benefits</b>		
<b>Check-Ups and Teeth Cleaning (Diagnostic and Preventive Services)</b>	0%	0%
- Dental Cleaning	<i>2 in a benefit period aggregate with periodontal maintenance therapy</i>	
- Oral Evaluations	<i>2 in a benefit period</i>	
- Fluoride Applications	<i>1 every 12 months to age 19</i>	
- X-Rays	<i>Bitewings - 1 every 12 months; Full mouth - 1 every 5 years</i>	
- Sealant Applications	<i>1 in a lifetime per permanent 1st and 2nd molars to age 15</i>	
- Space Maintainers	<i>To age 15</i>	
- Emergency Treatment		
<b>Cavity Repair and Tooth Extractions (Routine and Restorative Services)</b>	10%	20%
- General Anesthesia/Sedation		
- Restoration of Decayed or Fractured Teeth		
- Limited Occlusal Adjustments		
- Routine Oral Surgery		
- Posterior Composites w/ Alternate Processing		
<b>Root Canals (Endodontic Services)</b>	20%	20%
- Apicoectomy		
- Direct Pulp Cap		
- Pulpotomy		
- Retrograde Fillings		
- Root Canal Therapy		
<b>Gum and Bone Diseases (Periodontal Services)</b>		
- Conservative Procedures (Non-surgical)	20%	<i>1 every 24 months per quadrant</i>
- Complex Procedures (Surgical)	50%	<i>1 every 5 years per quadrant</i>
- Periodontal Maintenance Therapy	20%	<i>2 in a benefit period aggregate with dental cleaning</i>
<b>High Cost Restorations (Cast Restorations)</b>	50%	50%
- Crowns		
- Inlays		
- Onlays		
- Post and Cores		
<b>Dentures and Bridges (Prosthetic Services)</b>	50%	50%
- Bridges		
- Dentures		
- Repairs and Adjustments		
- Implants Not Covered		
<b>Straighter Teeth (Orthodontics)</b>	50%	50%

Delta Dental allows you to use any provider. However, PPO Panel Dentists and Participating Delta Dental Dentists will submit the claims for you, and have agreed to a certain reimbursement rate for payment of the covered billed charges as stipulated in the contract with Delta Dental. If you go to a provider not on the list, you may be subject to additional charges and have to file the claim yourself. Over 90% of the dentists in Iowa are on the list, with over 40% being on the PPO list. The current PPO Panel and Participating Delta Dental Dentists are listed on the Delta Dental website at: [www.deltadentalia.com](http://www.deltadentalia.com). Dentists on the PPO Panel provide the greatest cost savings.

The percentage shown is the coinsurance amount that is the responsibility of the Covered Person.

This is a general description of coverage. It is not a statement of your contract. Actual coverage is subject to terms and conditions specified in the benefits document itself and enrollment regulations in force when the benefits become effective. Certain exclusions and limitations apply. Please refer to your dental benefits document for details.