

UnityPoint Health Open Enrollment Frequently Asked Questions

Q: What are the differences between my dental plan options?

A: Below is a chart that shows the benefits of each plan. Both plans provide coverage for preventive and routine care. The Premier Plan also includes benefits for more complex dental services like root canals, crowns, bridges, braces and more.

	Premier Plan		Basic Plan	
Deductibles and Maximums	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist
Individual Deductible	\$15	\$25	\$25	\$50
Annual Benefit Maximum	\$1,500	\$1,500	\$750	\$750
Check-Ups and Teeth Cleaning (Diagnostic and Preventive Services)	0%	0%	0%	0%
Cavity Repair and Tooth Extractions (Routine and Restorative Services)	10%	20%	10%	20%
Fillings (Posterior Composites)	50%	50%	50%	50%
Root Canals (Endodontic Services)	20%	20%	Not Covered	Not Covered
Gum and Bone Diseases Conservative Procedures (non-surgical)	20%	20%	Not Covered	Not Covered
Complex Procedures (surgical)	50%	50%	Not Covered	Not Covered
Periodontal Maintenance Therapy	20%	20%	20%	20%
Crowns, Dentures and Bridges	50%	50%	Not Covered	Not Covered
Braces (Orthodontics)	50% \$2,000 lifetime maximum	50% \$2,000 lifetime maximum	Not Covered	Not Covered
Additional Benefits CheckUp Plus ^{SM*}	Included	Included	Not Covered	Not Covered
Additional Benefits Enhanced Benefits Program	Included	Included	Included	Included

*With CheckUp Plus, diagnostic and preventive covered dental service costs do not apply towards the deductible or benefit period maximum. Please refer to your dental benefits document for details.

The chart above is a general description of your benefits, please see your benefits document for details.

Q: What is the difference between the two networks?

A: Delta Dental’s unique dual network gives you more choices from a broader selection of dentists. Below outlines some of the main differences between the two networks:

- *PPO plus Premier network* – with a PPO network dentist (roughly 40% of Iowa dentists), you receive the greatest discount on services because of the Delta Dental negotiated fees. Also, your deductible is less when you see a PPO network dentist and if you need routine or restorative services (cavity repair, tooth extractions, routine oral surgery, etc.), your coinsurance amount will be less.
- *Premier network* – with the Premier network, you have access to more dentists (roughly 90% of Iowa dentists) and you will receive a slightly lower discount on services compared to the PPO network.

Below is an example of how the network discount works for a specific dental service.

Cavity Example			
	PPO	Premier	Out-of-Network
Dentist’s Billed Fee	\$225.00		
Delta Dental Allowed Fee	\$134.00	\$212.00	\$134.00
Delta Dental Benefit Percentage	90%	80%	80%
Delta Dental Pays	\$120.60 (\$134.00 x 90%)	\$169.60 (\$212 x 80%)	\$107.20 (\$134 x 80%)
Additional Amount Dentist May “Balance Bill” the Patient	N/A Delta Dental Dentists Can’t Balance Bill	N/A Delta Dental Dentists Can’t Balance Bill	\$91.00 (\$225 - \$134)
Patient Pays	\$13.40 Copay	\$42.40 Copay	\$117.80 (\$26.80 + \$91) Copay + Balance Bill

Please note that this is an example of dental services for illustrative purposes and assumes the patient deductible has been met. The actual allowed fee for the service could vary.

Q: How do I know if my dentist is a PPO or Premier network dentist?

A: You can go to our website, www.deltadentalia.com, at any time and select “Find a Provider” to use our provider search.

Q: What is the CheckUp PlusSM benefit that is included with the Premier plan?

A: With CheckUp PlusSM, you get the most out of your annual benefit maximum. That's because diagnostic and preventive dental services do not count toward your annual benefit maximum.

Services included are:

- Exams
- Routine x-rays
- Cleanings
- Sealants
- Fluoride applications

Find more information on [CheckUp Plus here](#).

Q: What is the Enhanced Benefits Program?

A: The Enhanced Benefits Program provides additional dental services if you have any of the following medical conditions:

- Pregnancy
- High-risk cardiac conditions
- Suppressed immune systems
- Diabetes
- Cancer, chemotherapy and/or radiation
- Periodontal (gum) disease
- Kidney failure or dialysis

Find more information on the [Enhanced Benefits Program here](#).