



## Delta Dental of Iowa

### Employee Summary of Covered Services and Benefits

#### Grinnell College

Deductibles, Maximums & Eligibility	Delta Dental PPO <sup>SM</sup>	Delta Dental Premier <sup>®</sup> / 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	26	26
- Does Individual Deductible apply to Orthodontics?	No	No
- Orthodontic annual deductible	\$50	\$50
- Orthodontic lifetime maximum	\$1,500	\$1,500
- 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</b>	0%	0%
<b>(Diagnostic and Preventive Services)</b>		
- Dental Cleaning		
- Oral Evaluations		
- Fluoride Applications		
- X-Rays		
- Sealant Applications		
- Space Maintainers		
<b>Cavity Repair and Tooth Extractions</b>	10%	20%
<b>(Routine and Restorative Services)</b>		
- Emergency Treatment		
- General Anesthesia/Sedation		
- Restoration of Decayed or Fractured Teeth		
- Limited Occlusal Adjustments		
- Routine Oral Surgery		
- Posterior Composites w/o 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>	20%	20%
- Conservative Procedures (Non-surgical)		
- Complex Procedures (Surgical)		
- Periodontal Maintenance Therapy		
<b>High Cost Restorations (Cast Restorations)</b>	50%	50%
- Cast Restorations		
- Crowns		
- Inlays		
- Onlays		
- Post and Cores		
- Recementing Crowns/Inlays/Onlays		
<b>Dentures and Bridges (Prosthetic Services)</b>	50%	50%
- Bridges		
- Dentures		
- Repairs and Adjustments		
- Implants w/o Alternate Processing		
<b>Straighter Teeth (Orthodontics)</b>	50%	50%
<b>Additional Options</b>		
-Enhanced Benefits Program	Included	Included

This dental plan includes the Enhanced Benefits Program (EBP) which allows additional benefits for Covered Person(s) with designated dental or medical conditions. Please refer to your dental benefits document for details.

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.

# Delta Dental of Iowa Enhanced Benefits Program

Your dental plan includes Delta Dental of Iowa’s Enhanced Benefits Program that links medical conditions and dental benefits. This benefit offers additional oral health services to subscribers with the following conditions:

**Cancer, Chemotherapy and/or Radiation** – A common side effect of head and neck radiation is an increase in cavities. The National Institute of Dental and Craniofacial Research recommends fluoride treatment and the use of prescription-strength fluoride toothpaste for those undergoing this treatment.

**Diabetes** – When diabetes is poorly controlled, diabetic patients who receive more professional teeth cleanings may have better controlled glucose levels. Research has also confirmed that diabetes worsens with periodontal disease, and it strongly suggests that severe periodontal disease increases the severity of diabetes.

**High-Risk Cardiac Conditions** – By maintaining good oral health, individuals can reduce harmful inflammation in the body, which has been shown to reduce the risk of cardiovascular disease. The following conditions are eligible for benefits: a history of infective endocarditis; certain congenital heart defects; individuals with artificial heart valves; heart valve defects caused by acquired conditions; hypertropic cardiomyopathy; individuals with pulmonary shunts or conduits; and mitral valve prolapse with regurgitation (blood leakage).

**Kidney Failure or Dialysis** – Dental infections increase the risk of systemic infection in people with kidney disease, and systemic infection increases the risk of serious side effects. Additional cleanings can reduce the build up of bacteria in the mouth and help lower the risk of bacteria that will enter the bloodstream, create infection and further compromise their health.

**Periodontal (Gum) Disease** – For enrollees with a history of susceptibility to periodontal diseases or periodontal surgery, periodontal maintenance needs to be conducted at more frequent intervals than the traditional two cleanings per year. The additional cleanings are not only more economical than periodontal surgery, but also help maintain overall health and reduce tooth loss.

**Pregnancy** – Clinical studies of pregnant women with periodontal disease strongly suggest that more frequent professional teeth cleanings will benefit the health of both the baby and the mother.

**Suppressed Immune Systems** – With extra cleanings, patients that are HIV positive or have organ failure may reduce the buildup of bacteria in the mouth that may enter the bloodstream, create infection and further compromise their health.

	Cleanings	Fluoride Application*
Cancer Related Chemotherapy and/or Radiation	4 cleanings per year	Fluoride application
Diabetes	4 cleanings per year	
High-Risk Cardiac Conditions	4 cleanings per year	
Kidney Failure or Dialysis	4 cleanings per year	
Periodontal (Gum) Disease	4 cleanings per year	Fluoride application
Pregnancy	1 additional cleaning	
Suppressed Immune Systems	4 cleanings per year	Fluoride application

\* Coverage for services will be at the group-contracted benefit level, with the additional frequency allowance being the only change. There are no age requirements and the patient may be the subscriber, spouse or other covered dependent. Fluoride will only apply if this is a covered benefit under the group’s dental plan.

## How to Sign Up for the Enhanced Benefits Program

To receive the additional dental benefits, you must enroll in the Enhanced Benefits Program.

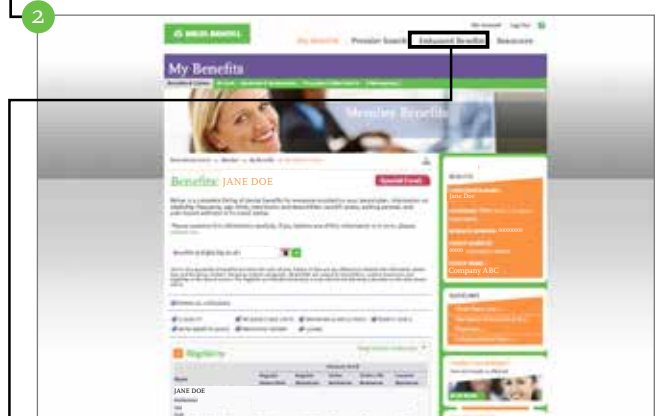
### To enroll online:

1. Go to Delta Dental of Iowa's member website at [www.deltadentalia.com](http://www.deltadentalia.com).
2. Sign in to the Member Connection. (You must be a registered user of the Member Connection to enroll in the Enhanced Benefits Program.) After you have successfully signed in, select the "EnhancedBenefits" link.
3. You will be able to enter or update the health information required to qualify for extra benefits for yourself or dependents. You and/or your dependents will be immediately eligible for those benefits.

Please Note: The periodontal disease health condition indicator will automatically be updated when non-surgical or surgical periodontal procedures are processed by Delta Dental of Iowa.

You can also enroll in the Enhanced Benefits Program by asking your dentist to notify Delta Dental of your condition(s) or call Delta Dental's Customer Service at 800-544-0718, Monday – Friday, 7:30 a.m. – 5:00 p.m.

For more information on your benefits sign up for the Member Connection on Delta Dental's website at [www.deltadentalia.com](http://www.deltadentalia.com).



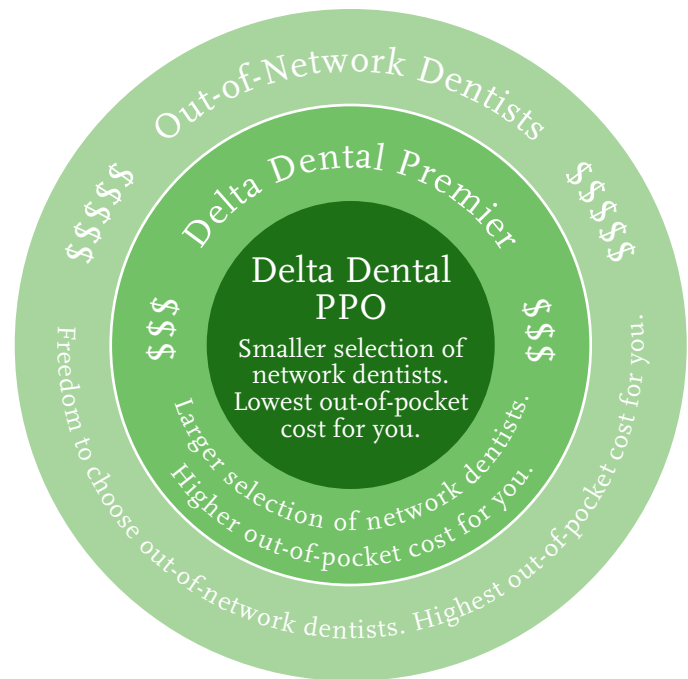
# Delta Dental PPO Plus Premier – Two Networks, More Choices



Delta Dental’s unique dual network gives you more choice from a broader selection of dentists by utilizing two networks – Delta Dental PPO<sup>SM</sup> and Delta Dental Premier<sup>®</sup>.

**Delta Dental PPO** provides you with the lowest out-of-pocket costs. That’s because dentists who participate in the PPO network have agreed to accept lower reimbursements for services. More than 30 percent of all dentists in Iowa<sup>1</sup> and 45 percent of dentists nationally<sup>1</sup> participate in the Delta Dental PPO network.

**Delta Dental Premier** is the largest dental network in the nation<sup>1</sup>, with more than 90 percent of all dentists in Iowa<sup>1</sup> and more than 80 percent of dentists nationally<sup>1</sup> participating. Delta Dental Premier gives you a wider selection of dentists while keeping out-of-pocket costs economical.



<sup>1</sup> NetMinder, 2012

## In-network dentists offer you the greatest savings.

You are free to go to any dentist, but may save more money by going to a PPO or Premier network dentist. Plus, network dentists have agreed not to charge more than Delta Dental's maximum allowed fees – *and* they won't balance bill you the difference between the maximum allowed fees and their regular fees. See example below.

	← Greatest Patient Savings ..... Least Patient Savings →		
Regular Fee Charged By Dentist \$1,000	Delta Dental PPO <sup>SM</sup> Dentist	Delta Dental Premier <sup>®</sup> Dentist	Non-participating Dentist
	← In-network →		← Non-network →
Delta Dental's Maximum Allowed Fee	\$710	\$900	\$900
Benefit Percentage	50%	50%	50%
Delta Dental Pays	\$355	\$450	\$450
Additional Amount Dentist May "Balance Bill" the Patient	\$0	\$0	\$100
Patient Pays	\$355	\$450	\$550 (\$450 + \$100)

*Please note, this example – based on a porcelain crown – is for illustrative purposes only and assumes the member's annual deductible has been met. Benefit percentage will vary by plans and procedures.*

### Find a Delta Dental Network Dentist

To see if your dentist participates in the Delta Dental PPO or Premier network, visit our website at [www.deltadentalia.com](http://www.deltadentalia.com) and select "Provider Search" or call customer service at (800) 544-0718.