

Delta Dental of Iowa Black Hawk County - Buy Up Plan

Employee Summary of Covered Services and Benefits

Deductibles, Maximums & Eligibility	Delta Dental Premier®
- Individual Deductible	\$25
- Family Deductible	\$75
- Deductible applies to Check-Ups and Teeth Cleaning?	No
- Benefit Period Maximum	\$1,500
- Eligible children to age	25
- Full-time (unmarried) students eligible through age	99
- Does Individual Deductible apply through Orthodontics?	No
- Orthodontic lifetime maximum	\$2,000
- Orthodontics: Eligible children through age	18
- Orthodontics: Full-time students eligible through age	18
- Adult Orthodontics	No
Benefits	
Diagnostic and Preventive Services (Check-Ups and Teeth Cleaning)	0%
- Dental Cleaning	<i>2 in a benefit period aggregate with perio maintenance therapy</i>
- Oral Evaluations	<i>2 in a benefit period</i>
- Fluoride Applications	<i>1 every 6 consecutive months</i>
- X-Rays	<i>Bitewings - 1 every 12 months; Full mouth - 1 every 3 years</i>
- Sealant Applications	<i>1 in a lifetime per permanent 1st and 2nd molars through age 14</i>
- Space Maintainers	<i>Through age 13</i>
Routine and Restorative Services (Cavity Repair and Tooth Extractions)	20%
- Emergency Treatment	
- General Anesthesia/Sedation	
- Restoration of Decayed or Fractured Teeth	
- Limited Occlusal Adjustments	
- Routine Oral Surgery	
- Posterior Composites w/ Alternate Processing	
Root Canals (Endodontic Services)	20%
- Apicoectomy	
- Direct Pulp Cap	
- Pulpotomy	
- Retrograde Fillings	
- Root Canal Therapy	
Gum and Bone Diseases (Periodontal Services)	20%
- Conservative Procedures (Non-surgical)	
- Complex Procedures (Surgical)	
- Periodontal Maintenance Therapy	<i>2 in a benefit period aggregate with dental cleaning</i>
High Cost Restorations (Cast Restorations)	20%
- Cast Restorations	
- Crowns	<i>1 every 5 years</i>
- Inlays	<i>1 every 5 years</i>
- Onlays	<i>1 every 5 years</i>
- Post and Cores	
- Recementing Crowns/Inlays/Onlays	<i>1 every 12 months after 6 month elapsed since initial placement</i>
Dentures and Bridges (Prosthetic Services)	50%
- Bridges	<i>1 every 5 years</i>
- Dentures	<i>1 every 5 years</i>
- Repairs and Adjustments	
- Recementing of Bridges	
- Dental Implants	<i>1 every 5 years</i>
Straighter Teeth (Orthodontics)	50%
Additional Options	
-CheckUp Plus™	Included
-Enhanced Benefits Program	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.

This dental plan includes CheckUp Plus™ which means Diagnostic and Preventive covered dental service costs do not apply towards the Covered Person's deductible or benefit period maximum. 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.