

# Take care of your smile and your health.

Having a dental plan can help you:

- **Save money.** When you need dental work, Delta Dental shares the cost with you. You can save even more by visiting in-network dentists.
- **Be covered for the unexpected.** Without a dental plan, you would be responsible for the full treatment cost.
- **Detect health issues sooner.** More than 120 diseases<sup>1</sup>, including heart disease and diabetes, have symptoms that appear in the mouth.

With Delta Dental of Iowa, you have the flexibility to get the coverage you need and will use. See for yourself why one million Iowans choose Delta Dental for their dental coverage.

<sup>1</sup>Dental Management of the Medically Compromised Patient (7th ed.). 2008.



## Enroll Today!



[CoverMySmile.com](https://CoverMySmile.com)



**Call 877-423-3582, ext. 3**

Monday through Friday, 8 a.m. to 5 p.m. CST.



**Contact your health  
insurance broker/agent**

 **DELTA DENTAL**

Delta Dental of Iowa  
877-423-3582  
[deltadentalia.com](https://deltadentalia.com)

Delta Dental of Iowa Plus policies are expected to be certified by the Iowa Health Insurance Marketplace as of October 31, 2018.

2105-B10019 09/2018

 **DELTA DENTAL**

## DELTA DENTAL **PPO PLUS PREMIER** 2019 Individual and Family Dental Insurance

Coverage for you, your spouse  
and/or your children



# BEFORE YOU GET STARTED

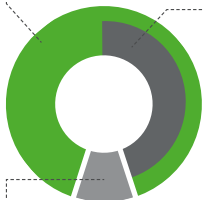
## Compare network options

### ALREADY HAVE A DENTIST?

Chances are your dentist participates in Delta Dental's vast provider network. To find your dentist, visit [covermysmile.com](http://covermysmile.com) and click **Find Your Dentist**.

### DELTA DENTAL PREMIER<sup>®</sup> DENTISTS

Includes over 90 percent of Iowa dentists<sup>2</sup>, with **lower** out-of-pocket costs and reduced benefits.



### DELTA DENTAL PPO<sup>SM</sup> DENTISTS

Includes over 40 percent of Iowa dentists<sup>2</sup>, with the **lowest** out-of-pocket costs and best benefits.

### OUT-OF-NETWORK DENTISTS

Allows you to see an out-of-network dentist at higher costs with reduced benefits.

<sup>2</sup> NetMinder, 2018.

## FIND THE RIGHT BENEFITS IN THREE SIMPLE STEPS:

1

### Decide who to cover.

Cover yourself, spouse, children or the entire family.



### TWO RATES

All plans are priced per person:

- **Adult Rate** – age 21 and older
- **Child Rate** – up to age 21 as of the first day of the plan year for the first three children on your policy (no charge for additional children)

2

### Pick your plan type.

Delta Dental offers two plan types: Prime and Plus. Both plans have the same adult coverage, but Plus plans have different benefits for children up to age 21.



#### The Prime plan may be best if you:

- Are only covering adults 21 and older
- Want to supplement your other health benefit coverage
- Want the same benefits for children and adults on the policy



#### The Plus plan may be best if you:

- Are covering children and want a plan that meets ACA requirements<sup>3</sup> for children up to age 21
- Want maximum out-of-pocket limits and no annual/lifetime maximums on child coverage
- Want coverage for medically necessary orthodontia

<sup>3</sup> Delta Dental Plus policies are expected to be certified by the Iowa Health Insurance Marketplace and meet the Affordable Care Act (ACA) pediatric dental essential health benefit (EHB) requirement for children up to age 21.

3

### Select your coverage.

#### PREVENTIVE Basic plan.

No coverage limit for routine, preventive care

Annual benefit maximum:

**No Limit**

Monthly Premium: \$

#### PREFERRED Most popular.

Low monthly premium for comprehensive dental coverage

Annual benefit maximum:

**\$1,000**

Monthly Premium: \$\$

#### PLATINUM Richest benefits.

Lower deductibles/ out-of-pocket expenses

Annual benefit maximum:

**\$2,000**

Monthly Premium: \$\$\$

## ENROLL TODAY!

[CoverMySmile.com](http://CoverMySmile.com) | 877-423-3582, ext.3



## PLUS

- Includes the Affordable Care Act defined pediatric dental benefit
- Children and adult benefits are different

	Preventive Plus						Preferred Plus						Platinum Plus						
	Monthly Per-Person Premium						Monthly Per-Person Premium						Monthly Per-Person Premium						
	<b>Adult (21+)</b> \$19.06		<b>Child (up to age 21)</b> \$44.40				<b>Adult (21+)</b> \$39.50		<b>Child (up to age 21)</b> \$46.30				<b>Adult (21+)</b> \$55.22		<b>Child (up to age 21)</b> \$51.82				
	Delta Dental PPO <sup>SM</sup> Dentist		Delta Dental Premier <sup>®</sup> Dentist		Out-of-Network Dentist		Delta Dental PPO <sup>SM</sup> Dentist		Delta Dental Premier <sup>®</sup> Dentist		Out-of-Network Dentist		Delta Dental PPO <sup>SM</sup> Dentist		Delta Dental Premier <sup>®</sup> Dentist		Out-of-Network Dentist		
Adult		Child		Adult		Child		Adult		Child		Adult		Child		Adult		Child	
<b>Deductible</b> per person per calendar year	\$50	\$25*	\$50	\$25*	\$75	\$225*	\$50*	\$25*	\$150*	\$25*	\$225	\$225*	\$25*	\$25*	\$100*	\$25*	\$175	\$225*	
	Coinsurance paid by member						Coinsurance paid by member						Coinsurance paid by member						
<b>Diagnostic and Preventive Care</b> (exams, cleanings, X-rays)	20%**	0%	30%**	0%	50%**	50%	0%	0%	0%	0%	50%	50%	0%	0%	20%	0%	40%	50%	
<b>Routine and Restorative Services</b> (fillings, tooth extractions and oral surgery)	50%***	20%	50%***	50%	70%***	70%	50%	20%	50%	50%	70%	70%	20%	20%	40%	50%	60%	70%	
<b>Posterior Composites</b> (tooth-colored filling on back teeth)	50%	60%	50%	60%	70%	70%	60%	60%	60%	60%	70%	70%	50%	60%	60%	60%	70%	70%	
<b>Endodontics and Periodontics</b> (root canals, gum and bone disease) 6-month waiting period for adults	-	50%	-	50%	-	70%	50%	50%	50%	50%	70%	70%	50%	50%	50%	50%	60%	70%	
<b>Major Restorative Services</b> (crowns, dentures and bridges) 12-month waiting period for adults	-	50%	-	50%	-	70%	50%	50%	50%	50%	70%	70%	50%	50%	50%	50%	60%	70%	
<b>Implants</b> 12-month waiting period for adults	-	60%	-	60%	-	70%	60%	60%	60%	60%	70%	70%	60%	60%	60%	60%	70%	70%	
<b>Medically Necessary Orthodontia</b>	-	50%	-	50%	-	50%	-	50%	-	50%	-	50%	-	50%	-	50%	-	50%	
<b>Adult Annual Benefit Maximum</b> per person per calendar year	No limit						\$1,000						\$2,000						
<b>Child Annual Out-of-Pocket Limit</b> (only applies to in-network)	\$350 per child or \$700 for all children under 21				-	-	\$350 per child or \$700 for all children under 21				-	-	\$350 per child or \$700 for all children under 21				-	-	

\*Deductible is waived for diagnostic and preventive services. \*\*Maintenance therapy is not covered under the adult plan. \*\*\*Extractions and oral surgery are not covered under the adult plan.

### Information on Delta Dental Plus and Prime Policies

Delta Dental Plus policies include the pediatric dental benefits as required under the Affordable Care Act (ACA). Delta Dental Plus policies are expected to be certified by the Iowa Health Insurance Marketplace as of October 31, 2018. Plus policies for individuals/families can be purchased through the Iowa Health Insurance Marketplace, Delta Dental or your insurance agent. You can purchase dental benefits with the required pediatric dental services as a stand-alone policy without purchasing a medical plan. Delta Dental Prime policies do not include the pediatric dental services as required under ACA. These policies can be purchased through Delta Dental or your insurance agent.

**Information on Rates and Enrollment:** Rates are effective January 1, 2019 through December 31, 2019. After paying to insure three children up to the age of 21, Delta Dental will not charge for additional children (up to the age of 21) included on the policy. Future rates are subject to change at a frequency of no more than once per year. You will be given a 60-day advance notification if there is any change in rates. For covered persons over 21, there is a 24-month waiting period to re-enroll if coverage is terminated for any reason. The 24-month waiting period to re-enroll is waived if proof of existing coverage is submitted. Applications must be received by the 20th of the month to be effective the 1st calendar day of the following month. Applications received after the 20th will be effective the 1st calendar day of the next month.

**Important Information About Waiting Periods on the Platinum Plus and Preferred Plus Plans:** There are no waiting periods for diagnostic and preventive services, fillings and extractions, and emergency treatment of dental pain. There is a 6-month waiting period for endodontics and periodontics and a 12-month waiting period for major restorative services and implants for covered persons on the Delta Dental Plus policies. Credit toward waiting periods may be given for individuals who were covered under a qualifying plan within the past 60 days. Waiting periods must be satisfied if there has been a lapse in coverage for more than 60 days or for new members who are added to this policy.

Plans are available to Iowa residents only. Adult coverage is for ages 21 and older. Child coverage is up to age 21 as of January 1 of the plan year.



**Pennsylvania Dutch** - Wann du hoscht en Froog, odder ebber, wu du helpscht, hot en Froog baut Delta Dental of Iowa, hoscht du es Recht fer Hilf un Information in deinre eegne Schprooch griege, un die Hilf koschtet nix. Wann du mit me Interpreter schwetze witt, kannscht du 877-423-3582 x3 uffrufe.

**Russian** – Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Delta Dental of Iowa, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 877-423-3582 x3.

**Serbo-Croatian** – Ukoliko Vi ili neko kome Vi pomažete ima pitanje o Delta Dental of Iowa, imate pravo da besplatno dobijete pomoć i informacije na Vašem jeziku. Da biste razgovarali sa prevodiocem, nazovite 877-423-3582 x3.

**Spanish** – Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Delta Dental of Iowa, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 877-423-3582 x3.

**Tagalog** – Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Delta Dental of Iowa, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 877-423-3582 x3.

**Thai** – หากคุณ หรือคนที่คุณกำลังช่วยเหลือ มีคำถามเกี่ยวกับ Delta Dental of Iowa คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย พูดคุยกับล่าม โทร 877-423-3582 x3

**Vietnamese** – Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Delta Dental of Iowa, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-800-544-0718. 877-423-3582 x3.

*Delta Dental of Iowa complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. To review our full non-discrimination notice, go to [deltadentalia.com/nondiscrimination](http://deltadentalia.com/nondiscrimination).*