

# Delta Dental Voluntary Plan

No cost for employers. Substantial benefits for employees.



After medical and retirement plans, dental coverage is the next most requested employee benefit. With the voluntary dental plan from Delta Dental of Iowa, employers can offer employees an affordable, dental plan at no cost to the employer. Employees pay the full premium and can choose from three options – Comprehensive, Preventive or Catastrophic. Each employee chooses the best plan to meet personal or family needs.

## CHOOSE FROM THREE OPTIONS :

### Comprehensive

- Covers dental check-ups, teeth cleanings and fillings
- Covers major dental treatment such as root canals, gum disease, crowns, dentures and bridges
- Choice of dentists from Delta Dental PPO, Delta Dental Premier or non-participating providers

### Preventive

- Covers dental check-ups, teeth cleanings and fillings
- Low premium, basic coverage
- Choice of dentists from Delta Dental PPO, Delta Dental Premier or non-participating providers

### Catastrophic

- Covers major dental treatment such as root canals, gum disease, crowns, dentures, bridges
- Choice of dentists from Delta Dental PPO, Delta Dental Premier or non-participating providers

Comprehensive Plan	Delta Dental PPO <sup>SM</sup> Dentist	Delta Dental Premier <sup>®</sup> Dentist	Non-Participating/ Out-Of-Network Dentist
Deductible per person per calendar year*	\$50	\$150	\$225
Check-ups and Teeth cleaning	80%	70%	50%
Cavity Repair **	50%	50%	30%
Root Canals, Gum and Bone Disease, Crowns, Dentures and Bridges	60%	50%	30%
Annual Benefit Maximum per person per calendar year	\$1,250	\$1,250	\$1,250

### Monthly Premiums

Single	\$22
Two-Person	\$43
Family	\$63

\* Deductible applies to all covered services  
 \*\* Extractions and oral surgery not covered

Preventive Plan	Delta Dental PPO <sup>SM</sup> Dentist	Delta Dental Premier <sup>®</sup> Dentist	Non-Participating/ Out-Of-Network Dentist
Deductible per person per calendar year*	\$50	\$50	\$75
Check-ups and Teeth cleaning	80%	70%	50%
Cavity Repair **	50%	50%	30%
Root Canals, Gum and Bone Disease, Crowns, Dentures and Bridges	Not Covered	Not Covered	Not Covered
Annual Benefit Maximum per person per calendar year	Unlimited	Unlimited	Unlimited

### Monthly Premiums

Single	\$10
Two-Person	\$20
Family	\$38

\* Deductible applies to all covered services  
 \*\* Extractions and oral surgery not covered

Catastrophic Plan	Delta Dental PPO <sup>SM</sup> Dentist	Delta Dental Premier <sup>®</sup> Dentist	Non-Participating/ Out-Of-Network Dentist
Deductible per person per calendar year*	\$0	\$100	\$150
Check-ups and Teeth cleaning	Not Covered	Not Covered	Not Covered
Cavity Repair **	Not Covered	Not Covered	Not Covered
Root Canals, Gum and Bone Disease, Crowns, Dentures and Bridges	60%	50%	30%
Annual Benefit Maximum per person per calendar year	\$1,250	\$1,250	\$1,250

### Monthly Premiums

Single	\$12
Two-Person	\$23
Family	\$25

\* Deductible applies to all covered services  
 \*\* Extractions and oral surgery not covered

Annual open enrollment allowed. Employee must remain on one plan for 12 months before switching to another plan. No late entrants permitted. 24-month waiting period to re-enroll if coverage is dropped.

