

Delta Dental of Iowa Greenstate Credit Union

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	26	
- Full-time (unmarried) students eligible to age	26	
- Does Individual Deductible apply to Orthodontics?	No	
- Orthodontic lifetime maximum	\$3,000	
- Orthodontics: Eligible children to age	26	
- Orthodontics: Full-time students eligible to age	26	
- Adult Orthodontics	Yes	
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>3 in a benefit period</i>	
- Fluoride Applications	<i>2 in a benefit period to age 19</i>	
- X-Rays	<i>Bitewings - 1 every 12 months; Full mouth - 1 every 5 years</i>	
- Sealant Applications	<i>1 in a lifetime per permanent 1st and 2nd molars to age 19</i>	
- Space Maintainers	<i>to age 15</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/o 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)	<i>1 every 24 months per quadrant</i>	
- Complex Procedures (Surgical)	<i>1 in a benefit period per quadrant</i>	
- 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		
Dentures and Bridges (Prosthetic Services)	20%	
- Bridges	<i>1 every 5 years</i>	
- Dentures	<i>1 every 5 years</i>	
- Repairs and Adjustments		
- Recementing of Bridges		
- Implants	60%	<i>1 every 5 years</i>
Straighter Teeth (Orthodontics)	50%	
Additional Options		
-CheckUp Plus SM	<i>Included</i>	
-Annual Maximum Carryover - To Go SM	<i>Included</i>	

This dental plan includes the Annual Maximum Carryover – To GoSM for carryover of unused Benefit Period Maximums to the next benefit contract year. Please refer to your dental benefits document for details.

This dental plan includes CheckUp PlusSM 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.