

# Individual Dental Insurance

From Delta Dental of Iowa



Our individual dental plans put the coverage in your hands with access to the largest dentist network in Iowa.

## With Delta Dental, there's no reason to be without dental insurance.

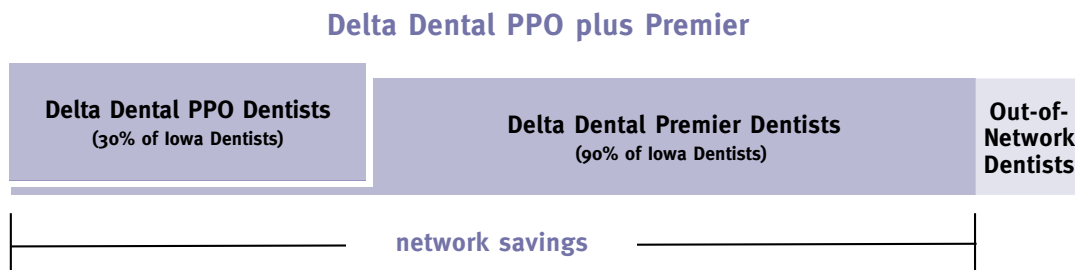
Individual dental insurance from Delta Dental of Iowa has it all. Flexible coverage options. The freedom to select the dentist of your choice. Affordable rates with automatic monthly withdrawals. Plus, the outstanding customer service provided by Iowa's largest dental benefits provider.

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### Delta Dental's Two Networks

Our individual plans are based on the Delta Dental PPO<sup>SM</sup> network. In most cases, you will receive a richer benefit and have lower out-of-pocket expenses when you see a Delta Dental PPO dentist. You have the flexibility to choose a larger network of dentists by using the Delta Dental Premier<sup>®</sup> or a non-participating dentist.

More than 30 percent of the dentists in Iowa participate in the Delta Dental PPO network, while more than 90 percent of the dentists participate in the Premier network. For a complete list of participating Delta Dental dentists in your area go to [www.deltadentalia.com](http://www.deltadentalia.com).



### Choose The Plan That Fits Your Needs

#### Preferred Choice Plan

This plan has a focus on preventive services by waiving deductibles for check-ups and cleanings, while providing coverage for major dental services in one plan. The Preferred Choice plan includes:

- 100% coverage for check-ups, cleanings and x-rays from Delta Dental dentists.
- Check-ups and cleanings do not apply to your deductible.
- Oral surgery, tooth extractions and most major services are covered.

Plans open to Iowa residents only.

#### Preventive Plan

This plan focuses on oral health preventive care and includes savings on routine and restorative services.

The Preventive plan includes:

- Routine check-ups, x-rays and cleanings.
- Savings for routine and restorative services.

#### Contact Us

For more information on Delta Dental's individual dental coverage, contact your local health insurance agent or Delta Dental of Iowa at 877-423-3582 ext. 3.

## Choose the Individual Plan that Fits Your Needs

| Preferred Choice Plan  | Delta Dental PPO <sup>SM</sup> Dentist | Delta Dental Premier <sup>®</sup> Dentist | Non-Participating/ Out-Of-Network Dentist |
|--|--|---|---|
| <b>Deductible per person per calendar year</b>   | \$50                                   | \$150                                     | \$225                                     |
| <b>Diagnostic and Preventive</b><br>• Check-ups and Teeth cleanings* (2 per calendar year)<br>• X-rays | 100%<br>100%                           | 100%<br>100%                              | 50%<br>50%                                |
| <b>Routine and Restorative Services</b><br>• Fillings<br>• Tooth Extractions<br>• Oral Surgery         | 50%<br>50%<br>50%                      | 50%<br>50%<br>50%                         | 30%<br>30%<br>30%                         |
| <b>Endodontics – 6-month waiting period</b><br>• Root Canals   | 50%                                    | 50%                                       | 30%                                       |
| <b>Periodontics – 6-month waiting period</b><br>• Gum and Bone Disease                                 | 50%                                    | 50%                                       | 30%                                       |
| <b>Major Restorative Services – 12-month waiting period</b><br>• Crowns<br>• Dentures<br>• Bridges     | 50%<br>50%<br>50%                      | 50%<br>50%<br>50%                         | 30%<br>30%<br>30%                         |
| <b>Annual Benefit Maximum per person per calendar year</b>   | \$1,000                                | \$1,000                                   | \$1,000                                   |

### 2010 Monthly Premiums

|            |       |
|------------|-------|
| Single     | \$36  |
| Two-Person | \$72  |
| Family     | \$100 |

Percentages shown are what Delta Dental pays. For example, if Delta Dental pays 100%, your coinsurance is 0%.  
\* Deductible waived for exams and teeth cleanings under the Preferred Choice plan.

| Preventive Plan   | Delta Dental PPO <sup>SM</sup> Dentist | Delta Dental Premier <sup>®</sup> Dentist | Non-Participating/ Out-Of-Network Dentist |
|---|--|---|---|
| <b>Deductible per person per calendar year*</b>   | \$50                                   | \$50                                      | \$75                                      |
| <b>Diagnostic and Preventive</b><br>• Check-ups and Teeth cleanings (2 per calendar year)<br>• X-rays | 80%<br>80%                             | 70%<br>70%                                | 50%<br>50%                                |
| <b>Routine and Restorative Services**</b><br>• Fillings   | 50%                                    | 50%                                       | 30%                                       |
| <b>Annual Benefit Maximum per person per calendar year</b>  | Unlimited                              | Unlimited                                 | Unlimited                                 |

### 2010 Monthly Premiums

|            |      |
|------------|------|
| Single     | \$18 |
| Two-Person | \$35 |
| Family     | \$64 |

Percentages shown are what Delta Dental pays. For example, if Delta Dental pays 80%, your coinsurance is 20%.

\* Deductible applies to all covered services under the Preventive Plan.

\*\* Extractions and oral surgery are not covered under the Preventive Plan.

There is a 24-month waiting period to re-enroll if coverage is dropped. Subsequent rate changes will be reviewed annually with a January 1 effective date subject to 60-day notification. Applications must be received by the 20th of the month to be effective the 1st of the following month. Applications received after the 20th will be effective the first of the next month.

## We love to see *your* smile.®

At Delta Dental of Iowa, we are passionate about oral health and its importance to generations of families. For almost 40 years, we have worked to improve oral health by emphasizing preventive care and making dental coverage accessible to a wide variety of employers, groups and individuals.

Ask your health insurance agent for more information about our individual dental insurance plans designed for Iowans like you.



Delta Dental of Iowa  
2401 SE Tones Drive, Suite 13  
Ankeny, IA 50021  
877-423-3582 ext. 3  
515-261-5600

[www.deltadentalia.com](http://www.deltadentalia.com)