

Frequently Asked Questions – Individual Product

1. If I have the current Comprehensive Plan or Catastrophic Plan today and switch to the Preferred Choice Plan what are my waiting periods?

You will receive credit towards the waiting periods if you move from either the Comprehensive or Catastrophic plans to the new Preferred Choice Plan. For example, you have been on the Comprehensive Plan for 6 months and decide to move to the new Preferred Choice Plan, you have met your 6-month credit towards root canals and gum & bone disease. For major services such as crowns, dentures and bridges, you will still have another 6-month waiting period to satisfy before benefits will process because these services require a 12-month waiting period.

2. If I currently have the Preventive Plan and switch to the Preferred Choice Plan what are my waiting periods?

You will have a 6-month waiting period for root canals and gum and bone disease treatments. There is a 12-month waiting period for major services including crowns, dentures and bridges.

3. I have the Catastrophic Plan what are my plan options?

At this time, you can stay on the Catastrophic Plan until March 31, 2009. You also have the option to change to the Preventive or the new Preferred Choice Plans. If you choose the Preferred Choice Plan, you may be subject to waiting periods for some services. You will receive credit toward the waiting periods based on your purchase date of the Catastrophic Plan. Delta Dental must receive notification by the 20th of the month for your new plan to be effective the 1st of the next month.

4. I have the Comprehensive Plan, can I stay on the current plan I have today?

Yes, you have the option of staying on your current plan design or switching at any time to the Preventive or new Preferred Choice Plan. Notification received by the 20th of the month will be effective the 1st of the next month.

5. What is the difference between the current Comprehensive Plan and the new Preferred Choice Plan?

<u>Current Comprehensive Plan</u>	<u>New Preferred Choice Plan</u>
Diagnostic & Preventive coinsurance PPO 80% / Premier 70% / Out-of-Network 50%	Diagnostic & Preventive coinsurance PPO 100% / Premier 100% / Out-of-Network 50%
Cavity Repair Coinsurance PPO 50% / Premier 50% / Out-of-Network 30% - no extractions or oral surgery covered	Cavity Repair Coinsurance PPO 50% / Premier 50% / Out-of-Network 30% - includes extractions and oral surgery
Major Services Coinsurance PPO 60% / Premier 50% / Out-of-Network 30%	Major Services Coinsurance PPO 50% / Premier 50% / Out-of-Network 30%
Annual Benefit Maximum \$1,250	Annual Benefit Maximum \$1,000
No Waiting Periods	6 month waiting period for root canals and gum & bone disease 12 month waiting period for crowns, dentures and bridges
Deductible applies to all covered services	Deductible waived for check up and cleanings

6. When will my dental policy be effective?

All complete applications received and processed by Delta Dental prior to the 20th of the month will be effective the first of the following month. For example: Applications received and processed prior to December 20th will be effective January 1st.

7. Who is eligible to purchase Delta Dental of Iowa's Individual Product?

The Delta Dental individual policy is available to all permanent residents of Iowa and is not subject to any age restrictions. Coverage is also available for your spouse and/or child(ren) up to age 25. There is no age limitation for a dependent who is a full-time student. Coverage types are: single, two-person and family. The two-person policy can be for you and your spouse OR dependent child.

8. Do I have coverage outside of Iowa?

Yes, your Delta Dental coverage travels with you. Common examples are:

- A secondary residence outside of Iowa
- Full-time students attending college in another state
- Traveling outside the state of Iowa, including international travel

9. What if I permanently move out of Iowa?

Your coverage would discontinue at the end of the month in which you change your residency.

10. If I want to switch to a new plan, what do I need to do?

Complete the individual application form and return to Delta Dental.

- Mail to: Delta Dental of Iowa, 2401 SE Tones Drive, Suite 13, Ankeny, IA 50021
- Fax to: Delta Dental of Iowa at 888-264-1433
- Email to: Delta Dental of Iowa to marketing@deltadentalia.com

11. Do I need to send in the first month's premium with my application?

No, the only payment option is monthly automatic withdrawal from a checking or savings account. You must submit a voided check with the application. You have the option of choosing either the 1st or the 5th of the month for your automatic withdrawal.

12. How long are the rates guaranteed?

Rates for the individual product are updated January 1st of each year. Current subscribers will receive a rate change notification no later than November 1st.

13. How can I find out if my dentist participates in the Premier or PPO networks?

You may use the Dentist Search tool for both the Delta Dental PPO and the Delta Dental Premier networks on the Delta Dental of Iowa website at www.deltadentalia.com. Or you can call our office at 1-800-544-0718 and our customer service representatives will assist you.

14. Do I need to change dentists in order to use the Delta Dental PPO plan?

No, if your dentist does not participate in a Delta Dental of Iowa network, you can still receive treatment from your current dentist, and receive Delta Dental benefits. Keep in mind, you may receive a richer benefit and have lower out-of-pocket expenses by going to a Delta Dental PPO dentist.

15. Are there waiting periods before benefits are paid?

Yes, the Preferred Choice Plan has a 6-month waiting period on root canals and gum and bone disease with a 12-month waiting period for crowns, dentures and bridges.

16. Are there services that are not covered?

Yes, an example of a service that is not covered is orthodontics. There is no orthodontia rider available with any of the individual plans. See your benefit certificate for a complete list of exclusions.