

## 2024 ISU DENTAL PLANS

This is only a Summary of the ISU Delta Dental plan choices. If there are discrepancies between this summary and the benefit certificate, the certificate will govern in all cases. The detailed plan document or certificate is available on the Iowa State University benefits website or from Delta Dental.

Plan Provisions	Basic Option	Comprehensive Option - 3 year lock in
<b>Deductibles</b>	\$25.00 annual deductible/contract for the first person having restorative services as indicated.	\$50.00 annual deductible/contract for the first person having restorative services as indicated.
<b>Annual maximum benefit</b>	\$750/person/year CheckUp Plus® services (indicated below) are covered 100% and do not reduce the maximum benefit amount.	\$1500/person/year which excludes orthodontics which has a lifetime maximum benefit and a separate deductible.
<b>Diagnostic/preventative</b>		
Check-ups	100%--2 per year – CheckUp Plus®	100%--2 per year
Cleanings	100%--2 per year – CheckUp Plus®	100%--2 per year
X-rays	100% - CheckUp Plus®	100%
Topical fluoride—under age 19	1 every 12 months	1 every 12 months
Topical fluoride—adults	1 every 12 months	1 every 12 months
Sealants—under age 14	100%	100%
Space maintainers—under age 14	100%	100%
<b>Basic Restorative</b>		
Non-gold fillings	50% after deductible	80% after deductible
Root canal	50% after deductible	80% after deductible
Treatment for gum disease	50% after deductible	80% after deductible
Extractions	50% after deductible	80% after deductible
Anesthesia	50% after deductible	80% after deductible
<b>Major Restorative</b>		
Gold and porcelain inlays/onlays	50% after deductible	50% after deductible
Crowns and jackets	50% after deductible	50% after deductible
Bridgework	Not covered	50% after deductible
Dentures	Not covered	50% after deductible
Implants	Not covered	50% after deductible
Orthodontics	Not covered	50% coverage, lifetime maximum benefit of \$2000 after a separate \$50 deductible