

**Iowa State University Retiree Group Dental Insurance
Information for 2024 Open Enrollment**
Opening October 15, 2023 – Closing December 7, 2023

A recorded presentation on the 2024 benefits is available for viewing on the ISU webpage. <https://www.hr.iastate.edu/retiree-open-enrollment>

Read and review the ISU dental insurance choices and information on the following pages. The health plan information is mailed separately to those currently enrolled. If you have questions, please contact the ISU Benefits Office by calling 515-294-4800 or by emailing benefits@iastate.edu. We anticipate a high volume of calls in October and November, so please be patient and leave a message. The active employee open enrollment period is November 1-17, so the month of November is very busy for the Benefits Office staff.

Impact to ISU Retirees:

- The dental insurance premiums will be increasing by ~5% for 2024.

PLEASE NOTE: If you are not making any changes for 2024, you do not need to complete the Open Enrollment Form. Your existing coverage will continue for 2024.

Steps if you want to make changes to your ISU Plan for January 1, 2024

- Complete the Open Enrollment Form in this packet, indicating your new choice.
- Mail to ISU Benefits Office, 3810 Beardshear Hall, 515 Morrill Rd, Ames IA 50011

Steps to enroll in coverage elsewhere for January 1, 2024

- Shop for individual dental insurance plans.
- Fill out forms for those companies, as needed.
- So that we have a record of your intentions, submit the drop form included in this packet by December 7, 2023 to: ISU Benefits Office, 3810 Beardshear Hall, 515 Morrill Rd, Ames IA 50011

If you drop the ISU dental plan, you will not be offered another opportunity to enroll in ISU's coverage again. If you're covering a spouse/partner or dependent children, their coverage will end as well.

Lifelong Coverage?

ISU Retiree dental coverage is not guaranteed, although ISU hopes to continue to provide group dental benefits to retirees and their family members for years to come.

Who may you insure on the ISU insurance plans?

- Spouse or domestic partner and eligible children.
 - If the spouse/partner is insured on the retiree's plan at the time of the retiree's death, the surviving spouse/partner should contact the ISU Benefits Office to report the death. The surviving spouse/partner would then complete a form to transfer the policy to their name.

- Eligible child(ren) may be insured through the end of the year in which they turn age 26.
 - After age 26, only an unmarried, full-time student, or a permanently disabled child is eligible for coverage on the retiree policy. Contact ISU to remove your child when their eligibility changes.
- Disabled children may continue on the retiree's plan if: there has not been any lapse in coverage for the child and prior to reaching age 26; the disability was verified by the child's physician to be total and permanent; and the verification is provided to ISU Benefits Office.

Midyear Qualifying Events:

Events that occur outside of open enrollment must be reported to the ISU Benefits Office **within 31 days** of the event. Coverage is effective the first of the month following satisfactory evidence of the event as determined by the ISU Benefits Office. Qualifying event examples:

- Marriage or divorce
- Spouse/partner loses or gains other coverage
- Dependent over age 26 and no longer a full-time student

The ISU Delta Dental Coverage Choices

Delta Dental of Iowa administers both plan options.

1. **Basic Plan**
2. **Comprehensive Plan** – The comprehensive plan requires a three-year lock-in to be satisfied before the participant can choose to move to the Basic plan during an open change period or drop the coverage.

The member is responsible for the timely payment of all premiums to have continuous coverage. Consider setting up automatic payment options with Delta Dental of Iowa. Delta Dental can provide the form upon request.

If you have changes to your automatic payment on file, you will need to call Delta Dental Customer Service. ISU does not have access to your payment information.

Both plans continue to have limitations on services, so it is best to review with Delta Dental prior to approving services. You can visit the ISU Benefits web page to read the certificate of coverage for greater details about the plan coverage. If you have questions about what is covered and how, contact Delta Dental directly. <https://www.hr.iastate.edu/retiree-benefits>

Delta Dental Customer Service: 1-800-544-0718

Delta Dental of Iowa Vision Discount

If you have any Delta Dental of Iowa dental plan, you have access to their vision (eyewear) discount program through EyeMed. For details call Delta Dental directly or visit their website at: <https://www.deltadentalia.com/webres/File/Member/vision-discount.pdf>

2024 Delta Dental Monthly Premium Plan Tier	Basic Plan	Comprehensive Plan
Retiree	\$24.00	\$42.00
Retiree & Spouse or Partner	\$58.00	\$109.00
Retiree & Child(ren)	\$65.00	\$115.00
Retiree Family (plan with a spouse/partner and child(ren))	\$74.00	\$130.00

Note: RIO & SRIP Participants – your premiums will be reflected on your change form in this packet.

2024 ISU RETIREE 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
Deductibles	\$25 annual deductible/contract for the first person having restorative services as indicated.	\$50 annual deductible/contract for the first person having restorative services as indicated.
Annual maximum benefit	\$750/person/year CheckUp Plus® services (indicated below) are covered 100% and do not reduce the maximum benefit amount.	\$1,500/person/year which excludes orthodontics which has a lifetime maximum benefit and a separate deductible.
Diagnostic/preventative		
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%
Basic Restorative		
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
Major Restorative		
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 \$2,000 after a separate \$50 deductible