

Iowa State University Retiree Group Dental Insurance Information for 2025 Open Enrollment

Opening October 15, 2024 – Closing December 7, 2024

A recorded open enrollment presentation 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 1-22, so the month of November is very busy for the Benefits Office staff. If you leave a message, we will make every effort to return your call within two business days.

2025 Impact to ISU Retirees:

- The dental insurance premiums will be increasing by ~3-5%.
- No dental plan design changes.

PLEASE NOTE: If you are not making any changes for 2025, you do not need to complete the Open Enrollment Form. Your existing coverage will continue for 2025.

□ Steps if you want to make changes or drop your ISU Plan for January 1, 2025:

- Complete the Open Enrollment Form in this packet, indicating your new choice.
- If dropping your plan, complete the drop form included in this packet.
- Mail the form to ISU Benefits Office, 3810 Beardshear Hall, 515 Morrill Rd, Ames IA 50011 by December 7, 2024.

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.

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 on 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>

2025 Monthly Dental Premiums for Retirees of the Iowa State University Plan		
	Basic Plan	Comprehensive Plan
Retiree only	\$25.00	\$44.00
Retiree & Spouse or Partner	\$60.00	\$113.00
Retiree & Child(ren) only	\$67.00	\$119.00
Family – Retiree, Spouse/Partner and Child(ren)	\$77.00	\$135.00

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.

ISU Dental Plan Comparison

Effective January 1, 2025 – December 31, 2025

Iowa State University offers two dental options through Delta Dental of Iowa: Basic and Comprehensive. Benefits will be administered as described in Delta Dental's Coverage Manual, available on the [ISU website](#). If there are discrepancies between this comparison and the manual, the manual will govern in all cases.

PLAN PROVISIONS	Basic Option	Comprehensive Option <i>(3-year required lock in)</i>
Yearly Deductible	\$25.00 annual deductible/ contract for the first person having restorative services	\$50.00 annual deductible/ contract for the first person having restorative services
Annual Maximum Benefit	\$750/person/year <i>*CheckUp Plus® services do not reduce the maximum benefit.</i>	\$1,500/person/year <i>*Excludes orthodontics which has a separate maximum and deductible.</i>
Check-ups	\$0 <i>(100% Coverage)</i> CheckUp Plus® – 2 per year	\$0 <i>(100% Coverage)</i> 2 per year
Cleanings	\$0 <i>(100% Coverage)</i> CheckUp Plus® – 2 per year	\$0 <i>(100% Coverage)</i> 2 per year
X-rays	\$0 <i>(100% Coverage)</i> CheckUp Plus®	\$0 <i>(100% Coverage)</i>
Topical fluoride <i>Under age 19</i>	1 every 12 months	1 every 12 months
Topical fluoride <i>Adults</i>	1 every 12 months	1 every 12 months
Sealants <i>Under age 14</i>	\$0 <i>(100% Coverage)</i>	\$0 <i>(100% Coverage)</i>
Space maintainers <i>Under age 14</i>	\$0 <i>(100% Coverage)</i>	\$0 <i>(100% Coverage)</i>
Basic Restorative <ul style="list-style-type: none"> • Non-gold fillings • Root canal • Treatment for gum disease • Extractions • Anesthesia 	50% after deductible	80% after deductible
Major Restorative <ul style="list-style-type: none"> • Gold and porcelain inlays/onlays • Crowns and jackets 	50% after deductible	50% after deductible
Other Major Restorative <ul style="list-style-type: none"> • Bridgework • Dentures • Implants 	Not covered	50% after deductible
Orthodontics	Not covered	50% coverage <i>*Lifetime maximum benefit of \$2000 after separate \$50 deductible</i>