

ISU DENTAL PLAN COMPARISON

Effective January 1, 2026 – December 31, 2026

Iowa State University offers two dental options through Delta Dental of Iowa: Basic and Comprehensive. Employees with an appointment of ½ time or greater are eligible to participate, unless otherwise indicated. Retirees who meet additional eligibility requirements can also enroll.

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 (3-year required lock in)
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 (100% Coverage) CheckUp Plus® – 2 per year	\$0 (100% Coverage) 2 per year
Cleanings	\$0 (100% Coverage) CheckUp Plus® – 2 per year	\$0 (100% Coverage) 2 per year
X-rays	\$0 (100% Coverage) CheckUp Plus®	\$0 (100% Coverage)
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	\$0 (100% Coverage)	\$0 (100% Coverage)
Space maintainers Under age 14	\$0 (100% Coverage)	\$0 (100% Coverage)
Basic Restorative • Non-gold fillings • Root canal • Treatment for gum disease • Extractions • Anesthesia	50% after deductible	80% after deductible
Major Restorative • Gold and porcelain inlays/onlays • Crowns and jackets	50% after deductible	50% after deductible
Other Major Restorative • Bridgework • Dentures • Implants	Not covered	50% after deductible
Orthodontics	Not covered	50% coverage <i>*Lifetime maximum benefit of \$2000 after separate \$50 deductible</i>