

## Delta Dental of Iowa VOLUNTARY PREVENTIVE PLAN

|   | DEDUCTIBLE                                     | COINSURANCE                           | BENEFIT<br>PERIOD MAX                  |
|---|--|---------------------------------------|--|
| BENEFIT CATEGORIES  | \$50 / PPO<br>\$50 / Premier<br>\$75 / Non-Par | PPO<br>Premier<br>Non-Par             | Unlimited<br>PPO<br>Premier<br>Non-Par |
| Check Ups and Teeth Cleaning (Diagnostic and Preventive Services)  1. Dental Cleaning 2. Oral Evaluations 3. Fluoride Applications 4. X-rays 5. Sealant Applications 6. Space Maintainers | Yes  | 20%-PPO<br>30%-Premier<br>50%-Non-Par |  |
| Cavity Repair (Routine and Restorative Services)  1. Emergency Treatment 2. Restoration of Decayed or Fractured Teeth 3. Limited Occlusal Adjustment                                      | Yes  | 50%-PPO<br>50%-Premier<br>70%-Non-Par |  |

This is a general description of coverage. It is not a statement of your contract. Actual coverage is subject to terms and conditions specified in the Summary Plan Description itself and enrollment regulations in force when the benefits become effective. Certain exclusions and limitations apply.

Please note: All frequencies are based on Delta Dental of Iowa's standard administration.

## **VOLUNTARY PREVENTIVE PLAN EXCLUSIONS**

| BENEFIT CATEGORY                    | EXCLUSIONS                          |  |  |
|-------------------------------------|-------------------------------------|--|--|
| Cavity Repair and Tooth Extractions | 1. General Anesthesia/Sedation      |  |  |
| (Routine and Restorative Services)  | 2. Routine Oral Surgery             |  |  |
|                                     | 3. Tooth Extraction                 |  |  |
| Root Canals                         | 1. Apicoectomy                      |  |  |
| (Endodontic Services)               | 2. Direct Pulp Cap                  |  |  |
|                                     | 3. Pulpotomy                        |  |  |
|                                     | 4. Retrograde Fillings              |  |  |
|                                     | 5. Root Canal Therapy               |  |  |
| Gum and Bone Diseases               | Conservative Periodontal procedures |  |  |
| (Periodontal Services)              | 2. Complex Procedures               |  |  |
|                                     | 3. Maintenance Therapy              |  |  |
| High Cost Restorations              | 1. Cast Restorations                |  |  |
| (Cast Restorations)                 | a. Crowns                           |  |  |
|                                     | b. Inlays                           |  |  |
|                                     | c. Onlays                           |  |  |
|                                     | d. Posts and Cores                  |  |  |
| Dentures and Bridges                | 1. Bridges                          |  |  |
| (Prosthetics)                       | 2. Dentures                         |  |  |
|                                     | 3. Repairs and Adjustments          |  |  |
| Straighter Teeth                    |                                     |  |  |
| (Orthodontics)                      |                                     |  |  |