

## 4. Dental Plan

**Open enrollment for dental coverage this year!** Coverage is provided by Delta Dental of Iowa. You may elect dental or add spouse, partner and/or dependents not previously enrolled. You may drop dependents or coverage.

### **Basic Provisions**

The plan pays up to \$1,500.00 of covered expenses per person per calendar year. For 2008 the plan pays:

- 100% for routine check-ups and cleanings every six months;
- 80% for routine restorative services, such as fillings; and
- 50% for non-surgical periodontal treatments, root canals, and crowns.
- 50% for surgical periodontal
- 50% for bridges and dentures

Additional limitations may apply to these services. Please refer to the Delta Certificate for a list of these limitations.

### **Orthodontia (unmarried, dependent children under 19 only)**

Orthodontia benefits are paid at 50%, with no deductible, up to a \$1,500.00 lifetime maximum (this is in addition to the \$1,500.00 annual maximum).

### **Monthly Premium for 2008**

Iowa State University pays the full cost of single coverage, which is \$25.38 a month. For family coverage, you pay \$34.00 per month. These rates are for active employees and Early Retirement Incentive participants only. Double spouse participants amount will be determined by coverage eligibility.

### **Things to Consider**

Enrollment is only allowed during the first 30 days of your employment and the dependents can only be added during your initial enrollment or as a result of a qualifying event such as marriage, birth, adoption or through the involuntary loss of dental coverage. Refer to the list of events on page 18. Only those dependents directly affected by the event may be added. Eligible dependents include your spouse or partner and unmarried, dependent children under age 19 or unmarried dependent children who are full-time students over age 19.