

2010 DENTAL PLAN OVERVIEW

The 2010 enrollment is an **OPEN ENROLLMENT AND CHANGE PERIOD** for dental insurance. Employees not previously enrolled in dental insurance may enroll in single or family coverage. Employees currently enrolled may add their spouse or eligible dependents. Coverage is provided by Delta Dental of Iowa and will be effective January 1, 2010.

Basic Provisions

The plan pays up to \$1,500.00 of covered expenses per person per calendar year. There are no changes in the plan for 2010. The plan pays:

- 100% for routine check-ups and cleanings allowed twice in a benefit period;
- 80% for routine restorative services, such as fillings;
- 50% for non-surgical periodontal treatments, root canals, and crown;
- 50% for surgical periodontal;
- 50% for bridges and dentures

Additional limitations may apply to these services. Please refer to the Delta Certificate for a listing of the 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 separate from the \$1,500.00 annual maximum for other services).

Monthly Premium for 2010

Iowa State University pays the full cost share for single coverage, with no premium cost to the employee.

For the family coverage, employee share will pay \$36.08 per month. These rates are for active employees and Early Retirement Incentive participants only. The double spouse participant amounts will be determined by coverage eligibility. Two Non-Supervisory Merit employees sharing will pay \$9.16 each per month. If currently enrolled in a double spouse contract, it may be more cost effective to enroll in two single plans.

Things to Consider

After this open enrollment and change period, enrollment is only allowed during the first 30 days of your employment. 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. 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 16). Only those dependents directly affected by the event may be added.

Iowa law allows adult children to be covered under their parent/guardian's dental insurance policies up to age 25 assuming the conditions as seen on page 16. **THIS year you may add your eligible dependents to the dental insurance.** If you do not enroll these children in your dental plan this year you will be required to wait until the next open dental enrollment that is negotiated.

NOTICE: Employees should keep in mind that there may be tax consequences involved with continuing dental coverage for an adult child that does not meet the definition of a dependent under federal and state tax laws. Employees should consult with a tax advisor with related tax questions.