Why are dental benefits important?

- **Regular Dental Care is important to your overall health.** That’s why DELTA DENTAL OF IOWA and Iowa State University have designed the ISU Student and Scholar Dental Program.

- Having a local dentist, especially when you’re in college, makes it easier to keep your smile healthy. With Delta Dental, you’ll get the **EXPERT CARE AND SERVICE** you deserve right here in Ames.

- You can get the routine care you need, and you’ll have coverage in case of emergency. Approximately 90 percent of Iowa dentists are Delta providers, and you’ll have **your choice** of more than 20 dentists in the Ames area. For a list of Ames area providers go to [www.deltadentalia.com](http://www.deltadentalia.com), select Delta Dental’s Dentist Search and select Delta Dental Premier® network.

- The dental benefits in this plan will protect you while you’re at ISU or if you travel outside of Iowa. You can find a Delta Dental dentist through our Delta Dental National Coverage at [www.deltadentalia.com](http://www.deltadentalia.com). There are more than 190,000 dentists in the Delta Dental Premier® network.

What is included in these benefits?

The **ISU Student and Scholar Dental Program** provides coverage for check-ups, cleanings, fillings, x-rays, root canals and gum and bone diseases. Below is an outline of the covered services. Complete coverage details can be found in the Benefit Certificate on the ISU Student & Scholar Insurance website at [www.hrs.iastate.edu/sship](http://www.hrs.iastate.edu/sship).

**SERVICES**

- **Diagnostic and Preventive Services**
  - 0% Coinsurance* - No Deductible
  - These services include routine exams and cleanings *(two per benefit period)* and periodic x-rays

- **Routine and Restorative Services**
  - 20% Coinsurance* - Deductible Applies
  - Covers fillings, emergency treatment and simple oral surgery *(this does not include removal of wisdom teeth)*

- **Endodontic Services**
  - 50% Coinsurance* - Deductible Applies
  - Covers root canals

- **Periodontal Services**
  - 50% Coinsurance* - Deductible Applies
  - Covers gum and bone diseases.

**DEDUCTIBLE**

- **Deductible is $25 per covered person each policy period** or a maximum family deductible of $75.

**ANNUAL MAXIMUM BENEFIT**

- Benefit maximum is **$600 per covered person** per benefit period.

**NOT COVERED**

- Orthodontics, TMJ Expenses

*Coinsurance is the amount you pay each time you receive covered dental services from a participating Delta Dental dentist.*
ELIGIBILITY
The ISU Student and Scholar Dental Program is available to:

- Registered undergraduate and graduate students for 5 credits or more (except for those enrolled exclusively in audits).
- Spouse or domestic partner of students enrolled in the program.
- Unmarried dependent child(ren) under age 26 of the students enrolled in the program.

What is the cost of the benefits?
Undergraduates and graduate students should review the costs below based on the number of family members covered. Premium will be added to your student university account (u-bill).

<table>
<thead>
<tr>
<th></th>
<th>Coverage period</th>
<th>8/12/2015 - 8/11/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td></td>
<td>$ 258.00</td>
</tr>
<tr>
<td>Student &amp; Spouse/Domestic Partner</td>
<td></td>
<td>$ 513.00</td>
</tr>
<tr>
<td>Student &amp; Child(ren)</td>
<td></td>
<td>$ 498.00</td>
</tr>
<tr>
<td>Student, Spouse/Domestic Partner, Child(ren)</td>
<td></td>
<td>$ 819.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Coverage period</th>
<th>1/1/2016 - 8/11/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td></td>
<td>$ 168.00</td>
</tr>
<tr>
<td>Student &amp; Spouse/Domestic Partner</td>
<td></td>
<td>$ 329.00</td>
</tr>
<tr>
<td>Student &amp; Child(ren)</td>
<td></td>
<td>$ 322.00</td>
</tr>
<tr>
<td>Student, Spouse/Domestic Partner, Child(ren)</td>
<td></td>
<td>$ 539.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Coverage period</th>
<th>5/18/2016 - 8/11/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td></td>
<td>$ 55.00</td>
</tr>
<tr>
<td>Student &amp; Spouse/Domestic Partner</td>
<td></td>
<td>$ 111.00</td>
</tr>
<tr>
<td>Student &amp; Child(ren)</td>
<td></td>
<td>$ 106.00</td>
</tr>
<tr>
<td>Student, Spouse/Domestic Partner, Child(ren)</td>
<td></td>
<td>$ 179.00</td>
</tr>
</tbody>
</table>

ENROLLMENT and ENROLLMENT CHANGES
Following the initial enrollment period, dependents can only be added when a qualifying event occurs. Current undergraduate and graduate students must enroll each Fall to continue the coverage into the new plan year. If you do not re-enroll coverage ends August 11, 2015.

Spring/Summer Enrollment: available to new or transfer students only

QUALIFYING EVENTS
Marriage, birth of a baby or a spouse/dependent arriving in the United States are examples of QE. (A complete listing is provided in the Benefits Certificate posted on the ISU Student & Scholar Insurance website at www.hrs.iastate.edu/sship). Please contact the ISU SSHIP within 30 days if a qualifying event occurs.

TERMINATION OF COVERAGE
Coverage ends on August 11, 2016.

REFUNDS/CANCELLATIONS
Once coverage begins, it is in effect 24 hours a day, at school and during vacation periods, anywhere in the world, until the policy termination date.

No refund of premium or cancellation of the plan will be allowed unless the insured enters military service or withdraws within 30 days after the first day of class, or an individual that graduates fall semester from ISU. A written request for cancellation will be required and should be sent to the ISU SSHIP within 30 days. No refund of premium or cancellation of coverage will be made if a claim for payment has been submitted.

OTHER FACTS YOU SHOULD KNOW
Delta Dental of Iowa will coordinate benefits with other group dental carriers when duplicate coverage exists. Total payment from this coverage and all other group dental coverage under which you are enrolled shall not exceed 100 percent of the cost of the covered services.

How do I enroll?

- Use the online enrollment process through the University AccessPlus system during Open Enrollment.
- Paper enrollment forms can be found at www.hrs.iastate.edu/sship

Iowa State University