ISU Plan - Dental Plan

NOTE: The Comprehensive Plan has a three-year lock-in provision. If you choose this option, coverage will remain in effect until you elect to change during an open change period following three full years of participation. The change would be effective the following February 1.

The services of any licensed dentist will be considered. However, if your dentist is not participating with Delta Dental you will be responsible for co-insurance and any amount billed over the Maximum Plan Allowance (Delta Allowance) limit established by Delta Dental.

Limitations may apply. Once maximum is used in a benefit year any additional services will be patient liability. Benefits will be administered as described in the plan certificate, which can be found on the Benefit web page.

Identification Cards - cards will be issued in the contract holder’s name. Enrolled family participants have identical cards.

The benefit provisions for the Basic Dental Plan and the Comprehensive Dental Plan are compared in the chart below. Please review these comparisons carefully before making your decision.

<table>
<thead>
<tr>
<th>Plan Provisions</th>
<th>Basic Option</th>
<th>Comprehensive Option (requires 3-year lock-in)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductibles</td>
<td>None</td>
<td>$25 annual deductible/contract combined for basic &amp; major restorative</td>
</tr>
<tr>
<td>Annual maximum benefit</td>
<td>$750/person/year</td>
<td>$1500/person/year excludes orthodontics</td>
</tr>
<tr>
<td>CheckUp Plus – two routine cleanings &amp; exams, routine bitewing x-ray (in-network). With BASIC OPTION ONLY</td>
<td>100% covered and does not reduce maximum benefit of $750</td>
<td>Not applicable in this option, these services are covered but are deducted from the annual maximum benefit</td>
</tr>
</tbody>
</table>

Diagnostics/preventative—limitations apply, see certificate

- Check-ups
- Cleanings
- X-rays
- Topical fluoride—under age 19
- Topical fluoride—adults
- Sealants—under age 15
- Space maintainers—under age 14

Basic restorative—limitations apply, see certificate

- Non-gold fillings
- Root canal
- Treatment for gum disease
- Extractions
- Anesthesia

Major restorative—limitations apply, see certificate

- Gold and porcelain inlays and onlays
- Crowns and jackets
- Bridgework
- Implants
- Dentures

Orthodontics – no age limit

Not covered

50% coverage, lifetime maximum benefit of $2000 after $50 deductible
Coverage assumes two routine checkups (two cleanings & exams, routine bitewing x-ray)

<table>
<thead>
<tr>
<th>In-Network Delta Dental Pays</th>
<th>Member Pays</th>
<th>Annual Maximum Remaining after 2 checkups</th>
</tr>
</thead>
<tbody>
<tr>
<td>100%</td>
<td>$0.00</td>
<td>$750</td>
</tr>
</tbody>
</table>

Basic Plan Benefits with CheckUp Plus
Begins February 1, 2013