Dental Benefits for ISU 2012-2013
C-Base - Graduate Assistants, and
D-Base - Pre or Postdoctoral Associates

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, 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. 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 services covered. Complete coverage details can be found in the Benefit Certificate on the ISU Student & Scholar Insurance website at www.hrs.iastate.edu/sship.
  - **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, 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/policy period** or a maximum family deductible of $75.
- Annual benefit maximum is $600 per covered person per benefit period.

**COINSURANCE**
Coinsurance is the amount you pay each time you receive covered dental services from a participating Delta Dental dentist. Depending on the service, coinsurance varies from 0 to 50 percent.

**COVERAGE FOR DEPENDENTS**
In addition, you may purchase coverage for dependents as shown on the reverse side. The spouse/domestic partner and/or child(ren) of students can only be added by the applicable deadline for the enrollment period or within 30 days of hire date, unless a qualifying event occurs.
What is the cost of the benefits?

ISU provides single coverage at no cost to all D-base, pre or postdoctoral associates. ISU pays the single premium on a monthly basis starting at the beginning of the plan year or within 30 days of hire date. Associates may purchase coverage for dependents, according to the table below.

Graduate assistants may purchase the dental insurance for themselves and dependents. The monthly deduction will be taken from payroll each month (Aug – May). Indicate on the online enrollment form the coverage you select and the number of family members covered.

**Please contact the ISU SSHIP office for premium amounts if you are newly appointed in the Spring or Summer 2013.**

<table>
<thead>
<tr>
<th>Graduate Assistants (C-base)</th>
<th>Pre and Postdoctoral Associates (D-base)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduate Assistant</td>
<td>$25.80</td>
</tr>
<tr>
<td>Grad. Asst. &amp; Spouse/ Domestic Partner</td>
<td>$51.30</td>
</tr>
<tr>
<td>Grad. Asst. &amp; Child(ren)</td>
<td>$49.80</td>
</tr>
<tr>
<td>Grad. Asst., Spouse/ Domestic Partner, Child(ren)</td>
<td>$81.90</td>
</tr>
</tbody>
</table>

ELIGIBILITY

The ISU Student and Scholar Dental Program is available to:
- Registered undergraduate and graduate students (except for those enrolled exclusively in audits), graduate assistants, pre and post doctoral associates.
- Spouse or domestic partner of students or scholars enrolled in the program.
- Unmarried dependent child(ren) under age 26 of students, graduate assistants, pre or postdoctoral associates enrolled in the program.

CURRENT and NEW ENROLLEES:

Everyone must complete the enrollment form for 2012-13 policy year through the University AccessPlus system or by accessing the ISU Student & Scholar Insurance website www.hrs.iastate.edu/sship, in order to activate or continue your dental insurance.

If you do not re-enroll, your coverage will end on August 5, 2012. (Except for the D-base pre or post doctoral associate single coverage).

ENROLLMENT CHANGES

Following the initial enrollment period, dependents can only be added when a qualifying event occurs. Qualifying events include: marriage, birth and first arrival in the United States, etc. (A complete listing of qualifying events is provided in the Benefits Certificate posted on the ISU Student & Scholar Insurance website at www.hrs.iastate.edu/sship). Please contact Delta Dental of Iowa when a qualifying event occurs.

TERMINATION OF COVERAGE

Coverage for D-Base associates ends on the last day of the month in which you resign or terminate your appointment or July 31, 2013. For C-base graduate assistants resigning or terminating appointments prior to May, coverage ends on the last day of the month in which the appointment ends. Otherwise, coverage ends on August 11, 2013.

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 school. A written request for cancellation will be required and should be sent to the ISU SSHIP office within 30 days of your qualifying event. 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?

To enroll, please use the online enrollment process through the University AccessPlus system or by accessing the ISU Student & Scholar Insurance website at www.hrs.iastate.edu/sship. Your online enrollment for 2012-2013 must be completed by September 14, 2012.