Dental Benefits for ISU Undergraduates and Graduate Students 2012-2013

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 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.

  - **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/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?
Undergraduates and Graduate Students should review the cost chart below based on the number of family members covered. Premium will be added to your student university account (u-bill).

UNDERGRADUATES & GRADUATE STUDENTS
FULL YEAR 1st Enrollment period 8/6/2012 – 8/11/2013
*Available to registered students as of 8/6/2012
Student $258.00
Student & Spouse/Domestic Partner $513.00
Student & Child(ren) $498.00
Student, Spouse/Domestic Partner, Child(ren) $819.00

SPRING/SUMMER 2nd Enrollment period 1/01/2013 – 08/11/2013
*Available to new or transfer students ONLY as of 1/1/2013
Student $168.00
Student & Spouse/Domestic Partner $329.00
Student & Child(ren) $322.00
Student, Spouse/Domestic Partner, Child(ren) $539.00

SUMMER 3rd Enrollment period 05/20/2013 – 8/11/2013
*Available to new or transfer students ONLY as of 05/20/2013
Student $55.00
Student & Spouse/Domestic Partner $111.00
Student & Child(ren) $106.00
Student, Spouse/Domestic Partner, Child(ren) $179.00

ELIGIBILITY
The ISU Student and Scholar Dental Program is available to:
- Registered undergraduate and graduate students (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 students enrolled in the program.

CURRENT and NEW ENROLLEES IN THE DENTAL PROGRAM
All currently enrolled students and new enrollees who want coverage for the 2012-2013 policy year must complete their registration online through the University AccessPlus system by accessing the ISU Student & Scholar insurance website www.hrs.iastate.edu/sship IF YOU DO NOT RE-ENROLL, YOUR COVERAGE WILL END on August 5, 2012.

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).

TERMINATION OF COVERAGE
For undergraduates or graduate students not on assistantship, the insurance coverage ends on 8/11/2013.

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 withdrawing 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.