

Delta Dental of Iowa VOLUNTARY PREVENTIVE PLAN

Union Community School District

Delta Dental PPO Plus Premier®	DEDUCTIBLE	COINSURANCE	BENEFIT PERIOD MAX
BENEFIT CATEGORIES	\$50 / PPO \$50 / Premier \$75 / Non-Par	PPO Premier Non-Par	Unlimited PPO Premier Non-Par
Check Ups and Teeth Cleaning (Diagnostic and Preventive Services)	Yes	20%-PPO 30%-Premier 50%-Non-Par	
Dental Cleaning Oral Evaluations Fluoride Applications			
4. X-rays 5. Sealant Applications			
6. Space Maintainers			
Cavity Repair (Routine and Restorative Services)	Yes	50%-PPO 50%-Premier 70%-Non-Par	
Emergency Treatment Restoration of Decayed or Fractured Teeth Limited Occlusal Adjustment			

This is a general description of coverage. It is not a statement of your contract. Actual coverage is subject to terms and conditions specified in the Benefits Certificate itself and enrollment regulations in force when the benefits become effective. Certain exclusions and limitations apply.

Please note: All frequencies are based on Delta Dental of Iowa's standard administration.

VOLUNTARY PREVENTIVE PLAN EXCLUSIONS

BENEFIT CATEGORY	EXCLUSIONS		
Cavity Repair	1. General Anesthesia/Sedation		
(Routine and Restorative Services)	2. Routine Oral Surgery		
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Root Canals	1. Apicoectomy		
(Endodontic Services)	2. Direct Pulp Cap		
	3. Pulpotomy		
	4. Retrograde Fillings		
	5. Root Canal Therapy		
Gum and Bone Diseases	1. Conservative Periodontal procedures		
(Periodontal Services)	2. Complex Procedures		
	3. Maintenance Therapy		
High Cost Restorations	1. Cast Restorations		
(Cast Restorations)	a. Crowns		
	b. Inlays		
	c. Onlays		
	d. Posts and Cores		
Dentures and Bridges	1. Bridges		
(Prosthetics)	2. Dentures		
	3. Repairs and Adjustments		
Straighter Teeth			
(Orthodontics)			

Monthly Premium Rates: Single \$10.00 Two Person \$20.00 Family \$38.00

Employee must remain on one plan for 12 months before switching to another plan. 24-month waiting period to re-enroll if coverage is dropped.



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Delta Dental of Iowa VOLUNTARY CATASTROPHIC PLAN

Union Community School District

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Delta Dental PPO Plus Premier [®]			PERIOD MAX
BENEFIT CATEGORIES	Waived / PPO \$100/Premier \$150/Non-Par	PPO Premier Non-Par	\$1,250 PPO Premier Non-Par
Root Canals * (Endodontic Services) 1. Apicoectomy 2. Direct Pulp Cap 3. Pulpotomy 4. Retrograde Fillings 5. Root Canal Therapy	Yes (Premier) (Non-Par)	40%-PPO 50%-Premier 70%-Non-Par	Yes
Gum and Bone Diseases (Periodontal Services) 1. Conservative Procedures (Non-Surgical) 2. Complex Procedures (Surgical) 3. Maintenance Therapy	Yes (Premier) (Non-Par)	40%-PPO 50%-Premier 70%-Non-Par	Yes
High Cost Restorations * (Cast Restorations) 1. Cast Restorations a. Crowns b. Inlays c. Onlays d. Posts and Cores	Yes (Premier) (Non-Par)	40%-PPO 50%-Premier 70%-Non-Par	Yes
Dentures and Bridges * (Prosthetics - replacement of missing teeth) 1. Bridges 2. Dentures * Deductible for all Repetit Categories will be a	Yes (Premier) (Non-Par)	40%-PPO 50%-Premier 70%-Non-Par	Yes

^{*} Deductible for all Benefit Categories will be waived for PPO providers only.

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Please note: All frequencies are based on Delta Dental of lowa's standard administration.

VOLUNTARY CATASTROPHIC PLAN EXCLUSIONS

BENEFIT CATEGORY	EXCLUSIONS	
Check Ups and Teeth Cleaning	1. Dental Cleaning	
(Diagnostic and Preventive Services)	2. Oral Evaluations	
	3. Fluoride Applications	
	4. X-rays	
	5. Sealant Applications	
	6. Space Maintainers	
Cavity Repair and Tooth Extractions	1. General Anesthesia/Sedation	
(Routine and Restorative Services)	2. Routine Oral Surgery	
	3. Tooth Extraction	
Straighter Teeth (Orthodontics)		

Monthly Premium Rates: Single \$12.00 Two Person \$23.00 Family \$25.00

Employee must remain on one plan for 12 months before switching to another plan. 24-month waiting period to re-enroll if coverage is dropped.



Delta Dental of Iowa VOLUNTARY COMPREHENSIVE PLAN

Union Community School District

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Delta Dental PPO Plus Premier®	DEDUCTIBLE	COINSURANCE	BENEFIT
BENEFIT CATEGORIES	\$50/ PPO \$150/ Premier \$225/Non-Par	PPO Premier Non-Par	\$1,250 PPO Premier
Check Ups and Teeth Cleaning (Diagnostic and Preventive Services) 1. Dental Cleaning 2. Oral Evaluations 3. Fluoride Applications 4. X-rays 5. Sealant Applications 6. Space Maintainers 7. Maintenance Therapy	Yes	20%-PPO 30%-Premier 50%-Non-Par	Non-Par Yes
Cavity Repair (Routine and Restorative Services) 1. Emergency Treatment 2. Restoration of Decayed or Fractured Teeth 3. Limited Occlusal Adjustment	Yes	50%-PPO 50%-Premier 70%-Non-Par	Yes
Root Canals (Endodontic Services) 1. Apicoectomy 2. Direct Pulp Cap 3. Pulpotomy 4. Retrograde Fillings 5. Root Canal Therapy	Yes	40%-PPO 50%-Premier 70%-Non-Par	Yes
Gum and Bone Diseases (Periodontal Services) 1. Conservative Procedures (Non-Surgical) 2. Complex Procedures (Surgical)	Yes	40%-PPO 50%-Premier 70%-Non-Par	Yes
High Cost Restorations (Cast Restorations) 1. Cast Restorations a. Crowns b. Inlays c. Onlays d. Posts and Cores	Yes	40%-PPO 50%-Premier 70%-Non-Par	Yes
Dentures and Bridges (Prosthetics - replacement of missing teeth) 1. Bridges 2. Dentures 3. Repairs and Adjustments This is a general description of coverage. It is not a significant of the second	Yes	40%-PPO 50%-Premier 70%-Non-Par	Yes

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Please note: All frequencies are based on Delta Dental of Iowa's standard administration.

VOLUNTARY COMPREHENSIVE PLAN EXCLUSIONS

BENEFIT CATEGORY	EXCLUSIONS
Cavity Repair (Routine and Restorative Services)	General Anesthesia/Sedation Routine Oral Surgery
Straighter Teeth (Orthodontics)	3. Tooth Extraction

Monthly Premium Rates: Single \$22.00 Two Person \$43.00 Family \$63.00

Employee must remain on one plan for 12 months before switching to another plan. 24-month waiting period to re-enroll if coverage is dropped.