

## Delta Dental of Iowa

### Summary of Covered Services and Benefits: Option 1

#### Hummer Consolidated Holdings

| Deductibles, Maximums & Eligibility                   | Delta Dental Premier® /             |  |
|---|-------------------------------------|--|
|   | Delta Dental PPO™                   | Non Par  |
| - Individual Deductible                               | \$15                                | \$25   |
| - Family Deductible                                   | \$45                                | \$75   |
| - Deductible applies to Check-Ups and Teeth Cleaning? | No                                  | No   |
| - Benefit Period Maximum                              | \$750                               | \$750  |
| - Eligible children to age                            | 26                                  | 26   |
| - Full-time (unmarried) students eligible to age      | 26                                  | 26   |
| - Does Individual Deductible apply to Orthodontics?   | No                                  | No   |
| - Orthodontic lifetime maximum                        | \$1,000                             | \$1,000  |
| - Orthodontics: Eligible children to age              | 19                                  | 19   |
| - Orthodontics: Full-time students eligible to age    | 19                                  | 19   |
| - Adult Orthodontics                                  | No                                  | No   |
| <b>Benefits</b>                                       | <b>Frequencies and limitations:</b> |  |
| <b>Check-Ups and Teeth Cleaning</b>                   | 100%                                | 100%   |
| <b>(Diagnostic and Preventive Services)</b>           |                                     |  |
| - Dental Cleaning                                     |                                     | 2 in a benefit period aggregate with perio maintenance therapy |
| - Oral Evaluations                                    |                                     | 3 in a benefit period  |
| - Fluoride Applications                               |                                     | 2 in a benefit period to age 19                                |
| - X-Rays  |                                     | Bitewings - 1 every 12 months; Full mouth - 1 every 5 years    |
| - Sealant Applications                                |                                     | 1 in a lifetime per permanent 1st and 2nd molars to age 19     |
| - Space Maintainers                                   |                                     | to age 15  |
| <b>Cavity Repair and Tooth Extractions</b>            | 90%                                 | 80%  |
| <b>(Routine and Restorative Services)</b>             |                                     |  |
| - Emergency Treatment                                 |                                     |  |
| - General Anesthesia/Sedation                         |                                     |  |
| - Restoration of Decayed or Fractured Teeth           |                                     |  |
| - Limited Occlusal Adjustments                        |                                     |  |
| - Routine Oral Surgery                                |                                     |  |
| - Posterior Composites w/o Alternate Processing       |                                     |  |
| <b>Root Canals (Endodontic Services)</b>              | 50%                                 | 50%  |
| - Apicoectomy   |                                     |  |
| - Direct Pulp Cap                                     |                                     |  |
| - Pulpotomy   |                                     |  |
| - Retrograde Fillings                                 |                                     |  |
| - Root Canal Therapy                                  |                                     |  |
| <b>Gum and Bone Diseases (Periodontal Services)</b>   | 50%                                 | 50%  |
| - Conservative Procedures (Non-surgical)              |                                     | 1 every 24 months per quadrant                                 |
| - Complex Procedures (Surgical)                       |                                     | 1 every 36 months per quadrant                                 |
| - Periodontal Maintenance Therapy                     | 80%                                 | 2 in a benefit period aggregate with dental cleaning           |
| - Athletic Mouth Guard                                |                                     | 1 every 24 months to age 19                                    |
| <b>High Cost Restorations (Cast Restorations)</b>     | 50%                                 | 50%  |
| - Cast Restorations                                   |                                     |  |
| - Crowns  |                                     | 1 every 5 years  |
| - Inlays  |                                     | 1 every 5 years  |
| - Onlays  |                                     | 1 every 5 years  |
| - Post and Cores                                      |                                     |  |
| - Recementing Crowns/Inlays/Onlays                    |                                     |  |
| <b>Dentures and Bridges (Prosthetic Services)</b>     | 50%                                 | 50%  |
| - Bridges   |                                     | 1 every 5 years  |
| - Dentures  |                                     | 1 every 5 years  |
| - Repairs and Adjustments                             |                                     |  |
| - Recementing of Bridges                              |                                     |  |
| - Implants  |                                     | 1 every 5 years  |
| <b>Straighter Teeth (Orthodontics)</b>                | 50%                                 | 50%  |

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 document itself and enrollment regulations in force when the benefits become effective. Certain exclusions and limitations apply. Please refer to your dental benefits document for details.

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