



Delta Preferred Option point-of-service/R&C
Summary of Dental Plan Benefits
For Group#0007001-0123, 4057, 4061, 4861, 4935, 9167
INDIANA STATE UNIVERSITY

This Summary of Dental Plan Benefits should be read in conjunction with your Dental Care Certificate. Your Dental Care Certificate will provide you with additional information about your Delta Dental plan, including information about plan exclusions and limitations. In the event that you seek treatment from a dentist that does not participate in any of Delta Dental's programs, you may be responsible for more than the percentage indicated below.

Control Plan - Delta Dental Plan of Indiana

Benefit Year - January 1 through December 31

Covered Services -	DPO Member Dentist		Non-DPO Dentist	
	Plan Pays	You Pay	Plan Pays	You Pay
Class I Benefits				
Diagnostic and Preventive Services - Used to diagnose and/or prevent dental abnormalities or disease (includes exams, cleanings and fluoride treatments)	100%	0%	80%	20%
Emergency Palliative Treatment - Used to temporarily relieve pain	100%	0%	80%	20%
Radiographs - X-rays	100%	0%	80%	20%
Sealants - Used to prevent decay of pits and fissures of permanent back teeth	100%	0%	0%	100%
Class II Benefits				
Endodontic Services - Used to treat teeth with diseased or damaged nerves (for example, root canals)	90%	10%	75%	25%
Periodontic Services - Used to treat diseases of the gums and supporting structures of the teeth	90%	10%	75%	25%
Relines and Repairs - Relines and repairs to bridges and dentures	90%	10%	75%	25%
Minor Restorative Services - Used to repair teeth damaged by disease or injury (for example, fillings)	100%	0%	75%	25%
Simple Extractions - Non-surgical extractions, including preoperative and postoperative care	100%	0%	75%	25%
Complex Extractions - Surgical extractions, including preoperative and postoperative care	90%	10%	75%	25%
All Other Oral Surgery - All other dental surgery (excluding extractions), including preoperative and postoperative care	90%	10%	75%	25%
Class III Benefits				
Major Restorative Services - Used when teeth can't be restored with another filling material (for example, crowns)	50%	50%	50%	50%
Prosthetic Services - Used to replace missing natural teeth (for example, bridges and dentures)	50%	50%	50%	50%
Class IV Benefits				
Orthodontic Services (to the end of the calendar year in which one reaches age 19) - Used to correct malposed teeth and/or facial bones (for example, braces)	50%	50%	50%	50%

Benefits for oral examinations, prophylaxes and fluoride treatment are payable twice per calendar year. Benefits for bitewing X-rays are once per calendar year. Benefits for full mouth X-rays (which include bitewing X-rays) are payable once in any three-year period. Sealants are payable for the occlusal surface of first and second permanent molars to age 14. The surface must be free from decay and restorations. Sealants are payable once per tooth per lifetime. Benefits for space maintainers are payable to age 19 once per lifetime.

Having Delta Dental coverage makes it easy for our enrollees to get dental care almost everywhere in the world! You can now receive expert dental care when you're outside of the United States through our partnership with International SOS Assistance, Inc. This partnership gives you access to the International SOS (I-SOS) worldwide network of dentists and dental clinics. English-speaking I-SOS operators are available around the clock to answer questions and help you schedule care. For more information, check our Web site or contact your benefits representative to get a copy of our I-SOS information sheet.

Maximum Payment - \$1,200 per person total per benefit year on Class I, Class II and Class III Benefits. Delta Dental's payment for Class IV Benefits will not exceed a lifetime maximum of \$1,200 per eligible person.

Deductible -

DPO Member Dentist - None on Class I, II and III Benefits. There is a separate \$100 lifetime deductible per person on Class IV Benefits.

Non-DPO Dentist - \$50 deductible per person total per benefit year on Class I, Class II and Class III Benefits.

There is a separate \$100 lifetime deductible per person on Class IV Benefits.

Any expenses incurred by an eligible person for covered services during the last three months of a benefit year and applied to the deductible for that benefit year will also be applied to the deductible for the following benefit year.

Waiting Period - Employees who are eligible for dental benefits can be covered on the first day of the month following the date of employment.

Eligible People - All full-time employees (0123), disabled retirees, Medicare under 65 (4057), retirees spouse (4061), retirees under age 65 (4861), COBRA (4935) and retirees over 65 or Medicare (9167) of Indiana State University who choose the Health and Dental Plans.

Also eligible at your option are your legal spouse, your dependent children to the end of the calendar year in which they turn 19 and your dependent unmarried children to the end of the calendar year in which they turn 23 if a full-time student and eligible to be claimed by you under the U.S. Internal Revenue Code during the current calendar year.

If you and your spouse are both eligible for coverage under this contract, you may be enrolled together on one application card or separately on individual application cards, but not both. Your dependent children may only be enrolled on one application card. Delta Dental will not coordinate benefits if you and your spouse are both covered under this contract. Unless this is a Section 125 plan, subscribers and their dependents who enroll in the dental plan are required to remain enrolled for a minimum of 12 months. Any subscriber or dependent who drops the dental plan may not re-enroll at a later date. If this is a Section 125 plan, an election may be revoked or changed at any time if the change is the result of a change in family status as defined under Internal Revenue Code Section 125. The contractor and subscriber share the cost of this plan.

Benefits will cease on the day that the subscriber is no longer eligible. Subscribers should consult with Indiana State University Benefits Department upon termination for their specific date.