Iowa State University and Affiliated Iowa Board of Regents Institutions Retiree Group Dental Insurance Information for 2023 Open Enrollment
Opening October 15, 2022 – Closing December 7, 2022

A recorded presentation on the 2023 benefits is available for viewing on the ISU webpage. https://www.hr.iastate.edu/benefits/retiree
Look for “2023 Presentation for Open Enrollment”

Read and review the ISU dental insurance choices and information on the following pages. The health plan information is mailed separately to those currently enrolled. If you have questions, please contact the ISU Benefits Office by calling 515-294-4800 or toll-free 1-877-477-7485 or by emailing benefits@iastate.edu. We anticipate a high volume of calls in October and November, so please be patient and leave a message. The active employee open enrollment period is November 1-18, so the month of November is very busy for the Benefits Office staff.

Impact to ISU Retirees
The dental insurance premiums will be increasing by ~5% for 2023. Delta Dental will not be issuing new ID cards for 2023 if maintaining your current plan choice.

PLEASE NOTE: If you are not making any changes for 2023, you do not need to complete the Open Change Form. Your existing coverage will continue for 2023.

☐ Steps if you want to make changes to your ISU Plan for January 1, 2023
  o Complete the Open Change Form in this packet, indicating your new choice.
  o Mail to ISU Benefits Office, 3810 Beardshear Hall, 515 Morrill Rd., Ames IA 50011

☐ Steps to enroll in coverage elsewhere for January 1, 2023
  o Shop for individual dental insurance plans.
  o Fill out forms for those companies, as needed.
  o So that we have a record of your intentions, submit the drop notice included in this packet by December 7, 2022 to: ISU Benefits Office, 3810 Beardshear Hall, 515 Morrill Rd., Ames IA 50011
    ▪ If you drop the ISU dental plan, you will not be offered another opportunity to enroll in ISU’s coverage again.

Lifelong Coverage?
ISU Retiree dental coverage is not guaranteed, although ISU hopes to continue to provide group dental benefits to retirees and their family members for years to come.

Who may you insure on the ISU insurance plans?
  • Spouse or domestic partner and eligible children.
    o If the spouse/partner is insured on the retiree’s plan at the time of the retiree’s death, the surviving spouse/partner should contact the ISU Benefits Office to report the death. The surviving spouse/partner would then complete a form to transfer the policy to their name.
• Eligible child(ren) may be insured through the end of the year in which they turn age 26.
  o After age 26, only an unmarried, full-time student, or a permanently disabled child is eligible for coverage on the retiree policy. Contact ISU to remove your child when their eligibility changes.
• Disabled children may continue on the retiree’s plan if: there has not been any lapse in coverage for the child and prior to reaching age 26; the disability was verified by the child’s physician to be total and permanent; and the verification is provided to ISU Benefits Office.

Midyear Qualifying Events:
Events that occur outside of open enrollment must be reported to the ISU Benefits Office within 30 days of the event. Coverage is effective the first of the month following satisfactory evidence of the event as determined by the ISU Benefits Office. Qualifying event examples:
• Marriage or divorce
• Spouse/partner loses or gains other coverage
• Dependent over age 26 and no longer a full-time student

The ISU Delta Dental Coverage Choices
Delta Dental of Iowa administers both plan options.
1. Basic Plan
2. Comprehensive Plan – The comprehensive plan requires a three-year lock-in to be satisfied before the participant can choose to move to the Basic plan during an open change period.

The member is responsible for the timely payment of all premiums to have continuous coverage. Consider setting up automatic payment options with Delta Dental of Iowa. Delta Dental can provide the form upon request.

Both plans continue to have limitations on services, so it is best to review with Delta Dental prior to approving services. You can visit the ISU Benefits web page to read the certificate of coverage for greater details about the plan coverage. If you have questions about what is covered and how, contact Delta Dental directly.

Delta Dental Customer Service: 1-800-544-0718

Delta Dental of Iowa Vision Discount
If you have any Delta Dental of Iowa dental plan, you have access to their vision (eyewear) discount program through EyeMed. For details call Delta Dental directly or visit their website at: https://www.deltadentalia.com/webres/File/Member/vision-discount.pdf
## 2023 ISU RETIREE DENTAL PLANS

This is only a summary of the ISU Delta Dental plan choices. If there are discrepancies between this summary and the benefit certificate, the certificate will govern in all cases. The detailed plan document or certificate is available on the Iowa State University benefits website or from Delta Dental.

<table>
<thead>
<tr>
<th>Plan Provisions</th>
<th>Basic Option</th>
<th>Comprehensive Option 3-year lock-in</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductibles</strong></td>
<td>$25.00 annual deductible/contract for the first person having restorative services as indicated.</td>
<td>$50.00 annual deductible/contract for the first person having restorative services as indicated.</td>
</tr>
<tr>
<td><strong>Annual maximum benefit</strong></td>
<td>$750/person/year CheckUp Plus® services (indicated below) are covered 100% and do not reduce the maximum benefit amount.</td>
<td>$1,500/person/year which excludes orthodontics which has a lifetime maximum benefit and a separate deductible.</td>
</tr>
</tbody>
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### Diagnostic/preventative

- **Check-ups**: 100% – 2 per year – CheckUp Plus®
- **Cleanings**: 100% – 2 per year – CheckUp Plus®
- **X-rays**: 100% – CheckUp Plus®
- **Topical fluoride – under age 19**: 1 every 12 months
- **Topical fluoride – adults**: 1 every 12 months
- **Sealants – under age 14**: 100%
- **Space maintainers – under age 14**: 100%

### Basic Restorative

- **Non-gold fillings**: 50% after deductible
- **Root canal**: 50% after deductible
- **Treatment for gum disease**: 50% after deductible
- **Extractions**: 50% after deductible
- **Anesthesia**: 50% after deductible

### Major Restorative

- **Gold and porcelain inlays/onlays**: 50% after deductible
- **Crowns and jackets**: 50% after deductible
- **Bridgework**: Not covered
- **Dentures**: Not covered
- **Implants**: Not covered
- **Orthodontics**: Not covered

### Note

RIO Participants on option 1 & 3 – your premiums will be reflected on your change form in this packet.