



# Student Dental Insurance

As a **student of Des Moines University** you now have access to an employer-quality dental plan at a price you can afford.



## What's covered?

- Two dental check-ups and teeth cleanings (per benefit period) are covered at no cost
- Basic services are covered at 80-90% of the cost — this includes fillings, emergency treatment and routine oral surgery
- Major services are covered at 50% — this includes crowns, dentures and bridges
- For more information on what the plan covers, see the plan summary on the back.



## How much does it cost?

See the chart on the right for rates that are effective August 1, 2021 through July 31, 2022.

Rates	
<b>Annual</b> (8/1/21-7/31/22)	<b>Spring / Summer</b> (2/1/22 - 7/31/22)
\$364.80	\$182.40



## How do I find a dentist or know if my current dentist is in the network?

You have access to the largest network of dentists in Iowa and nationally with Delta Dental of Iowa. To find a participating dentist, visit [dmu.myahpcare.com](https://dmu.myahpcare.com) and click "Delta Dental Provider Search."

**Enroll online at:** [dmu.myahpcare.com](https://dmu.myahpcare.com)

## Des Moines University Student Dental Plan

SUMMARY OF COVERAGE	Delta Dental PPO™	Delta Dental Premier®/Out-of-Network
<b>Deductible</b> (the total amount you pay for certain covered services before your insurance starts paying)	\$25 - Student	\$50 - Student
<b>Annual Benefit Maximum</b> (this is the total amount that Delta Dental will pay for dental care within a specific benefit period)	\$1,000	\$1,000
<b>Check-Ups and Teeth Cleanings</b> (Diagnostic & Preventive Services)	0%*	0%*
<b>Basic Services</b> (cavity repair, tooth extractions, general anesthesia/sedations, restoration of decayed or fractured teeth, routine oral surgery)	10%*	20%*
<b>Major Services</b> (root canals and therapy, apicoectomy, direct pulp cap, retrograde fillings, gum and bone diseases, complex procedures, cast restorations - crowns, inlays, onlays, posts, cores, bridges and dentures)	50%*	50%*

\*Percentages shown are what the patient pays when seeing an in-network dentist

The information in this chart summarizes your benefits and payment obligations. This is a general description of your benefits. Please see your benefits document for a full description of coverage.

### Frequently Asked Questions

**Q: Why is Delta Dental of Iowa the right choice for me?**

A: Delta Dental of Iowa is a local Iowa company that covers more than one million Iowans.

We offer:

- **Expert solutions** - with 50 years of experience in providing quality coverage.
- **Providers wherever you are** - seeing one of our network dentists can help you make the most of your benefits while saving money on your dental care.
- **Reliable, local customer service** - that's ready to help you.

**Q: Who do I contact with questions about enrollment, benefits or claims?**

A: If you are already enrolled and have questions about claims or other benefit related information, contact Delta Dental of Iowa at 800-544-0718 or [help@deltadentalia.com](mailto:help@deltadentalia.com).

**Enroll today at: [dmu.myahpcare.com](https://dmu.myahpcare.com)**