University of Idaho
A LEGACY OF LEADING

2013 Dental Coverage At-a-Glance Chart

2011 Plan Year	Standard Dental	Dental Plus
Annual Deductible		
Individual	$25	$50
Family	$75	$150
Class I Benefits		
• Diagnostic Services • Preventive Services • X-Rays	You pay nothing; plan pays 100%	
Class II Benefits		
• Oral Surgical Services • Endodontic Services • Periodontic Services, Including Periodontal Cleaning • Minor Restorative Services	25% of the maximum allowance, after the deductible*	20% of the maximum allowance, after the deductible*
Class III Benefits		
• Major Restorative Services • Prosthodontic Services	55% of the maximum allowance, after the deductible*	45% of the maximum allowance, after the deductible*
Class IV Benefits		
• Adult and Child Orthodontia (Only for services begun after you enrolled in the plan)	None	Plan pays 50%* - up to the lifetime maximum orthodontia benefit of $1,000 per person
Annual Maximum Benefit		
The most the plan will pay in a year, excluding orthodontia benefits	$1,000 per covered person	$1,500 per covered person

* *For services provided by non-participating dentists, plan benefit payments are based on the lesser of the submitted amount or Delta Dental's non-participating dentist fee*

Your dental election remains in effect for two years

Every effort has been made to make certain that the information in this communication is accurate. However, this communication is only intended to give you an overview of your benefit plans and does not contain all the details about the benefits provided, exclusions and other terms and conditions of the plans. Your benefits are determined according to official plan documents. If the information in this communication differs from the plan documents, the plan documents will govern in all cases. The University may amend or terminate these plans or any benefits provided by these plans at any time. Neither this communication nor any of the University's policies for benefit plans should be considered a contract for purposes of employment or payment of compensation or benefits.