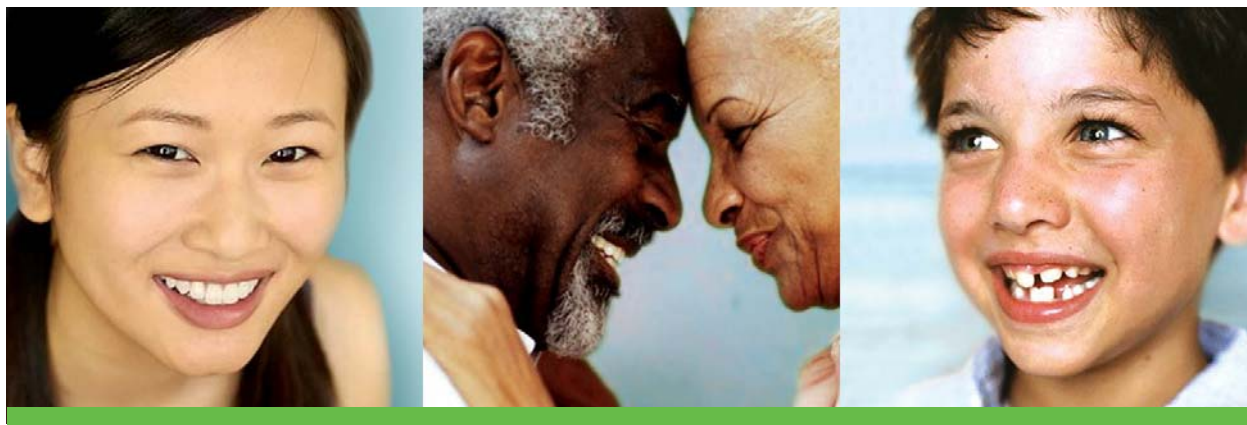


Non-Covered Services Policy Provides Cost Protection



Delta Dental of Iowa's mission is to be the most valued dental benefits company. Our expertise leads us to create smart plan designs focused on prevention, and our large network of dentists ensures that enrollees can easily find a participating dentist. This access translates into savings for our customers and their employees.

Delta Dental's value extends to non-covered services as well. This means that by going to a Delta Dental participating dentist, enrollees cannot be billed more than the Delta Dental allowed amount for certain or designated services not covered by their group plan.* These maximum allowed fees also apply to charges not covered because the fee exceeds the enrollee's annual plan maximum or because of deductibles, waiting periods and frequency limitations.

Below is an example of how a Delta Dental participating dentist cannot charge the enrollee the full amount even though the service is not covered under the dental plan benefit.

	Delta Dental Participating Dentist
Charge for non-covered service	\$3,000
Delta Dental allowed fee for service	\$2,800
Enrollee's out-of-pocket cost for service	\$2,800
<i>Because of the participation agreement with Delta Dental, the dentist cannot bill the patient the \$200 difference even though the service is not covered by the enrollee's dental benefit.</i>	

Good oral health is essential to good overall health, which means that dental benefits are more important than ever for general wellness. And because Delta Dental is the expert in dental benefits, we provide the best plans available – plans that manage costs for employers and their employees while providing access to oral health care needed to stay healthy.

For more information on Delta Dental and your oral health, go to www.deltadentalia.com.

* Delta Dental holds dentists to their contracted fees for procedure codes where Delta Dental has meaningful and accurate claims data to create a fee.

Vision Care Discount Program Available to All Delta Dental Subscribers

Delta Dental of Iowa subscribers have access to a vision discount program through EyeMed Vision Care at no additional cost to them.

The vision discount program provides the following features:

- Discounts on eye exams
- Discounted pricing for lenses and lens options
- Savings on eyeglass frames and conventional contact lenses
- Unlimited use
- Discounts on LASIK and PRK
- Competitive pricing on contact lenses through Contact Lens by Mail
- Access to a large, diverse network of providers

Using Your EyeMed Discount Program

1. Locate an EyeMed provider by calling 1-866-559-5252 or go to www.eyemedvisioncare.com/deltadental.
2. When scheduling your appointment, inform the office that you are a Delta Dental member with an EyeMed discount plan.
3. Once you arrive, present your Delta Dental ID card to receive discount services. Your EyeMed provider will take care of the rest!

For full details on the discount program, [click here](#) or see the information below.

Vision Care Services	Delta Dental Member Cost/Discount
Exam with dilation as necessary	\$10 off contact lens exam \$5 off routine exam
Complete Pair of Glasses Purchase* Frame, lenses and lens options must be purchased in the same transaction to receive full discount.	
Standard Plastic Lenses	
Single Vision	\$75
Bifocal	\$95
Trifocal	\$125
Frames	
Any frame available at provider location	30% off retail price
Lens Options	
UV Coating	\$15
Tint (Solid and Gradient)	\$15
Standard Polycarbonate	\$40
Standard Progressive (Add-on to Bifocal)	\$70
Standard Anti-Reflective Coating	\$45
Other Add-Ons and Services	20% discount
Contact Lens Materials (Discount applied to materials only)	
Conventional (Non-Disposable)	15% off retail price
Disposable	0% off retail price
Laser Vision Correction**	
LASIK or PRK	15% off retail price or 5% off promotion price
Frequency	
Examination	Unlimited
Frame	Unlimited
Lenses	Unlimited
Contact Lenses	Unlimited

This is not an insurance plan.

* Items purchased separately will be discounted 20% off the retail price.

** Members also receive 15% off retail price or 5% off promotional price for LASIK or PRK from the US Laser Network, owned and operated by LCA vision. Since LASIK or PRK vision correction is an elective procedure, performed by specially trained providers, this discount may not always be available from a provider in your location. For a location near you and the discount authorization, please call 1-877-5LASER6.

Members will receive a 20% discount on those items purchased at participating providers that are not specifically covered by this discount design. The 20% discount may not be combined with any other discounts or promotional offers, and the discount does not apply to provider's professional services or contact lenses. Retail prices may vary by location.

Limitations/Exclusions:

- Orthoptic or vision training, subnormal vision aids and any associated supplemental testing
- Medical and/or surgical treatment of the eye, eyes or supporting structures
- Corrective eyewear required by an employer as a condition of employment and safety eyewear unless specifically covered under plan
- Services provided as a result of any Worker's Compensation law
- Discount is not available on those frames where the manufacturer prohibits a discount

Please note, your discount cannot be combined with any other discounts, coupons or promotional offers.

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Easy, Secure, and Green – Online EOBs from Delta Dental

Delta Dental has introduced an online tool that allows subscribers to view, print and/or download their explanation of benefits (EOBs) quickly and securely through the Subscriber Connection.

Sign up today

1. Go to www.deltadentalia.com.
2. Log into the secure Subscriber Connection (requires registration).
3. Click the link to sign up to receive electronic EOBs (next to the envelope icon).
4. Enter your email and select "Yes, subscribe to Electronic EOBs."
5. Click Submit.

Remember, Delta Dental only sends subscribers an EOB if they have a financial responsibility to their provider. Online EOBs are easy to use, secure and help our environment.

Oral Health IQ: Is Your Toothbrush Making You Sick?

This column on oral health can be used for your own internal newsletters or other employee communications. With the cold and flu season in full swing; everyone is looking for ways to prevent the spread of germs. We all know that we should cover our mouth when we sneeze, but another important defense against cold and flu germs is keeping your toothbrush clean. The following tips can help you make sure your toothbrush doesn't contribute to the spread of germs this cold and flu season.

1. Replace your toothbrush every four months because it wears out and doesn't clean as effectively once the bristles become worn. If you do get sick, you should replace your toothbrush right away. Remember, the flu can be contagious from one to seven days later so be sure to replace your toothbrush after you are feeling better.
2. Sterilize your toothbrush weekly. You can do this with a toothbrush sterilizer purchased from most drug stores. Another option is to sterilize your brush in the microwave for one minute or run your toothbrush through the dishwasher.
3. Keep your toothbrush away from other toothbrushes. Airborne bacteria can be shared between toothbrushes stored near each other in warm, moist environments like the bathroom.
4. Avoid cross-contamination of germs by giving each family member their own tube of toothpaste and try to use an individual travel-size tube of toothpaste when someone is sick.
5. Wash your hands before and after brushing. Anytime your hands are near your mouth, they can transfer bacteria.