






# 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 for the 2026 - 2027 school year.

| Rates                               |  |   |
|-------------------------------------|--|---|
| <b>Annual</b><br>(8/1/26 - 7/31/27) | <b>Spring / Summer</b><br>(2/1/27 - 7/31/27) | <b>Early Start PA's</b><br>(6/1/27 - 7/31/27) |
| \$410.64                            | \$205.32                                     | \$65.16                                       |

 **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 [universityhealthplans.com/dmu](https://universityhealthplans.com/dmu) and click "Delta Dental Provider Search."

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

## Des Moines University Student Dental Plan

| SUMMARY OF COVERAGE  | Delta Dental<br>PPO™ | Delta Dental<br>Premier®/Out-of-Network |
|--|----------------------|---|
| <b>Deductible</b><br>(the total amount you pay for certain covered services before your insurance starts paying)   | \$25 - Student       | \$50 - Student                          |
| <b>Annual Benefit Maximum</b><br>(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><br>(Diagnostic & Preventive Services)   | 0%*                  | 0%*                                     |
| <b>Basic Services</b><br>(cavity repair, tooth extractions, general anesthesia/sedations, restoration of decayed or fractured teeth, routine oral surgery)   | 10%*                 | 20%*                                    |
| <b>Major Services</b><br>(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 1.7 million members.

We offer:

- **Expert solutions** - with more than 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:** [universityhealthplans.com/dmu](https://universityhealthplans.com/dmu)

Delta Dental of Iowa | 9000 Northpark Drive | Johnston, IA 50131 | [deltadentalia.com](https://deltadentalia.com)