

Plan Benefit Highlights	
<b>Network</b>	Delta Dental PPO <sup>SM</sup> Delta Dental Premier <sup>®</sup>
<b>Annual Plan Maximum</b> Per person per calendar year	\$1,500
<b>Lifetime Ortho Maximum</b> Per eligible covered person	\$1,500
<b>Annual Deductible</b> <i>No deductible for diagnostic and preventive services or orthodontics</i>	\$50/person \$150/family
<b>Eligible Dependents</b>	Spouse Dependent children up to age 26
Covered Services	Dental Benefit Plan Coverage
Covered Immediately - No Waiting Period	
<b>Diagnostic &amp; Preventive Services</b> Oral evaluations/checkups Cleanings (up to 4 per calendar year) X-rays Fluoride treatments Sealants Space maintainers	100%
<b>Basic Restorative Care</b> Amalgam (silver) fillings Palliative treatment for emergencies All composite resins	80%
Services Covered After a 6 Month Waiting Period is Satisfied	
<b>Endodontic Therapy</b> Pulpal therapy Root canal therapy Pulpotomy	80%
<b>Periodontal Care</b> Surgical/Nonsurgical periodontics	80%
<b>Basic Oral Surgery</b> Basic extraction of erupted tooth or exposed root	50%
<b>Complex Oral Surgery</b> Surgical removal of erupted tooth, impacted tooth and tooth roots	50%
<b>Implants</b> Onlays Crowns Crown Repairs	50%
<b>Prosthetic Services</b> Removable prosthetic services – dentures and partials Fixed prosthetic services – bridges Repairs – removable and fixed prosthetic service	50%

This is a summary of benefits only and does not guarantee coverage. For a complete list of covered services and limitations/exclusions, please refer to the Dental Benefit Plan Summary.

\*Dentists who have signed a participating network agreement with Delta Dental have agreed to accept the maximum allowable fee as payment in full. Non-participating dentists have not signed an agreement and are not obligated to limit the amount they charge; the member is responsible for paying any difference to the non-participating dentists.

Thank you for choosing Delta Dental of Minnesota as your partner in oral health. Dental insurance is designed to pay a portion of the costs associated with your dental care. Having dental insurance is essential to keeping your mouth healthy by providing access to preventive care, such as cleanings and x-rays, and helps cover extensive dental procedures such as crowns and fillings.



### Online Tools for Members: [www.DeltaDentalMN.org](http://www.DeltaDentalMN.org)



#### Save Money, Go In-Network:

Search for a participating dentist or specialist, clinic or location. By seeking care from a Delta Dental network dentist, you will save the most money because the dentist is not allowed to bill you more than our allowable charge.



#### Dental Insurance 101:

Robust member tools including commonly defined insurance terms, videos and frequently asked questions.



#### Oral Health Resources:

Preventive care is critical. Access dental and health information, through the ages including a section dedicated to Kids' Oral Health.



#### Cost Estimator:

Compare costs for top oral health procedures.



### Prefer to Speak to Someone Call our customer service

**Toll Free:** 1-800-448-3815

**Local:** 651-406-5901

**Monday –Friday:** 7am-7pm c.s.t.

Visit Our Website  
[DeltaDentalMN.org](http://DeltaDentalMN.org)

Administered by: Delta Dental of Minnesota  
P.O. Box 59238  
Minneapolis, MN 55459

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### Tools Available in the Secure Member Portal



#### Coverage Summary:

Review your dental plan information including eligibility, waiting periods, plan maximums and frequency limitations.



#### Claims Inquiry:

View claim status, procedure details, dates of service and applied deductibles.



#### Request ID Cards:

Order duplicate or replacement ID cards.

#### Registration

1. On [www.DeltaDentalMN.org](http://www.DeltaDentalMN.org), go to the member page and click "Create Account."
2. Read the Privacy Notice, click Continue and follow the steps to register.
3. Remember your user name and password because you will need them each time you log in.

#### Save More Money:

#### Seek Care from an In-Network Provider!

**Delta Dental PPO<sup>SM</sup>** gives you the lowest out-of-pocket costs. Participating dentists in this network agree to accept lower fees for procedures, providing larger discounts that result in savings for you.

**Delta Dental Premier<sup>®</sup>** is the largest dentist network in the country; these dentists have agreed to accept Delta Dental's pre-negotiated fees for dental procedures, however they aren't as low as the Delta Dental PPO network.

Seeing an Out-of-Network dentist is always an option. However, by utilizing one, you will be missing out on the discounts available to you.