

Delta Dental of Minnesota

# Delta Dental PPO plus Premier Dental Access

Plan Benefit Highlights	
Natural	Delta Dental PPO <sup>SM</sup>
Network	Delta Dental Premier®
Annual Plan Maximum	\$2,000
Per person per calendar year	\$2,000
Lifetime Ortho Maximum	\$2,000
Per eligible covered person	· · ·
Annual Deductible	\$50/person
No deductible for diagnostic and preventive services or orthodontics	\$150/family
Eligible Dependents	Spouse Dependent children up to age 26
Covered Services	Dental Benefit Plan Coverage
Covered Immediately - No Waiting Period	
Diagnostic & Preventive Services	
Oral evaluations/checkups	
Cleanings (up to 4 per calendar year) X-rays	100%
Fluoride treatments	200/3
Sealants	
Space maintainers	
Basic Restorative Care	
Amalgam (silver) fillings	80%
Palliative treatment for emergencies	
All composite resins	
Endodontic Therapy	
Pulpal therapy	200/
Root canal therapy	80%
Pulpotomy	
Periodontal Care	000/
Surgical/Nonsurgical periodontics	80%
Basic Oral Surgery	
Basic extraction of erupted tooth or exposed root	50%
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Complex Oral Surgery	50%
Surgical removal of erupted tooth, impacted tooth and tooth roots	
Implants	
Onlays	50%
Crown Poppins	
Crown Repairs	
Prosthetic Services	
Removable prosthetic services – dentures and partials Fixed prosthetic services – bridges	50%
Repairs – removable and fixed prosthetic service	

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.

<sup>\*</sup>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.



### Make the Most of Your Benefits

Delta Dental of Minnesota

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



### 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**

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



### 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

- On www.DeltaDentalMN.org, go to the member page and click "Create Account."
- Read the Privacy Notice, click Continue and follow the steps to register.
- 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®** 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.