



MN Service Cooperatives Participating Members

Dental Plan B

A Snapshot of Your Coverage*

Service & Description	Option 1	Option 2
Diagnostic & Preventive Services Exams, cleanings, x-rays, fluoride treatments, space maintainers, sealants	100%	100%
Basic Services Emergency treatment for relief of pain, amalgam and composite resin restorations (white fillings) on anterior (front) teeth	0%	60%
Oral Surgery Simple Surgical / Nonsurgical extractions	0%	50%
Calendar Year Deductible Individual Family Maximum	\$0 \$0	\$15 3X
Deductible waived for Preventive	Yes	Yes
Calendar Year Maximum	\$500	\$750
Network	Delta Dental PPO and Delta Dental Premier [®] **	
Eligible Dependents	Spouse and unmarried dependent children up to age 25.	
Total Monthly Rates		
Employee	\$14.91	\$20.02
Family	\$48.00	\$64.41

**This is a summary of benefits only and does not guarantee coverage. Employee options are two year elections.*

***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.*

Why Choose a Delta Dental Plan?

Delta Dental of Minnesota has designed your plan so it is easy to use and gives you and your family maximum savings and easy access to Minnesota's largest dentist networks. We back this with an unparalleled commitment to service. Together with your employer, our goal is to help you maintain healthy, happy smiles all year round.

Prevention is key

Our plans are designed to encourage you to visit the dentist and help ensure your basic dental needs are met in a timely, cost-effective manner. Access to regular checkups and sound preventive care are key to long-term oral health.

Helpful Online Tools

As part of our commitment to your oral health, we offer comprehensive oral health information and easy-to-use online dental benefit tools. You can look up claims, search for a local area network dentist and more by visiting www.deltadentalmn.org.

Signing up is Easy

There are just 3 easy steps to sign up for your dental plan:

1. Review the two plan Options and decide whether you want to sign up for either **Option 1** or **Option 2**.
2. Complete the enclosed Membership Enrollment Form, indicating your plan selection and other relevant information. Please complete all required fields.
3. Submit your completed and signed Membership Enrollment form to your Human Resources representative.

Questions? Call us toll free at 1-800-553-9536.

Frequently Asked Questions

May I go to any dentist?

You have the freedom to see any dentist. However, dentists who participate in our Delta Dental PPO or Delta Dental Premier networks—the two largest dentist networks in Minnesota—have agreed not to charge more than our maximum allowable amount. This can result in lower out-of-pocket costs. Choosing a dentist in the Delta Dental PPO network may save you even more money. As an added convenience, you never have to file a claim when you use a participating dentist—the dentist files the claim for you.

How do I find a participating dentist?

Finding a participating dentist is easy. Simply visit www.deltadentalmn.org and use our interactive Dentist Search tool or call Customer Service locally at 651-406-5916 or toll free at 1-800-553-9536.

What happens if I visit a non-participating dentist?*

If dental services are received from a non-participating dentist, you will be responsible for paying the difference between our maximum allowable amount and what the dentist charges. You may be responsible for submitting your own claim. The address to submit claims is on the back of your Delta Dental ID card. In addition, reimbursement for covered services will be paid directly to you.

What if I have an emergency outside the United States?

Delta Dental automatically includes international emergency coverage in 137 countries. English-speaking customer service representatives are available 24 hours a day, seven days a week to help members arrange emergency care. For more information, visit www.deltadentalmn.org.

How do I find out if my claim was paid?

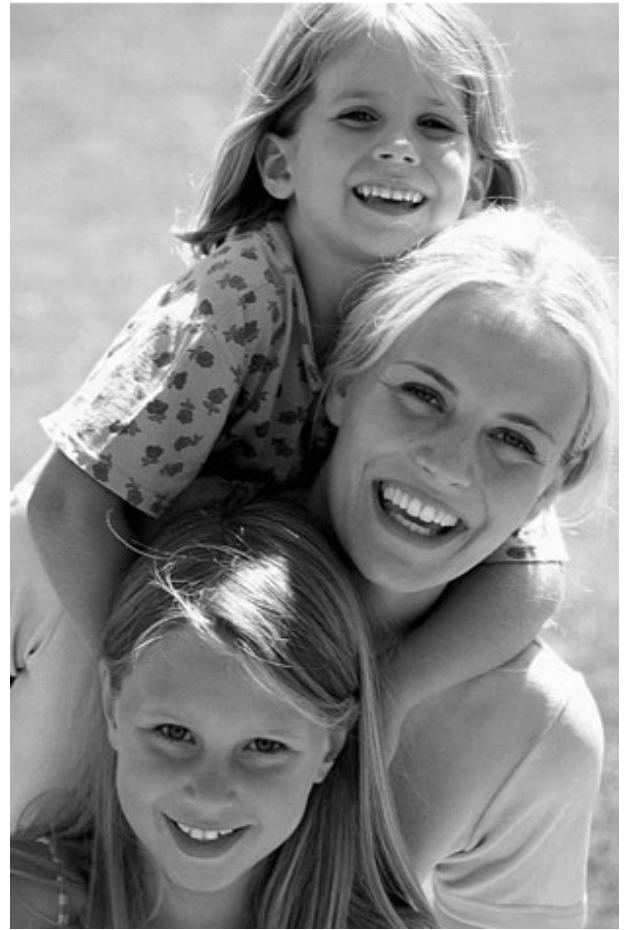
Our online claims inquiry tool provides claims detail. Our Web site offers other interactive features including eligibility and benefits inquiry, oral health resources and much more. You may also call Customer Service to get claims status and payment information.

How is work in progress handled?

For services started prior to your effective date under the Delta Dental plan, payment of the claim is based on the service completion date.

How do I know how much I'll be responsible for?

For major dental procedures, the dentist can submit a pre-treatment estimate to Delta Dental of Minnesota for determination of benefits and financial responsibility prior to the service.



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1-800-553-9536.**

An innovator in oral health benefit plans, Delta Dental of Minnesota is an independently operated, nonprofit dental services company that administers self-insured and prepaid dental service plans. Delta Dental serves more than 8,200 employer groups with more than 3.1 million members in Minnesota and across the nation.