

# Minnesota Service Cooperatives Dental Plan

## Zero Budget-Impact Dental Insurance

Lower Benefit Plan Costs...While Adding a Desired Employee Benefit

For years now, research has linked good oral health with overall health. The studies have shown a relationship between periodontal diseases and diabetes, cardiovascular disease, stroke and adverse pregnancy outcomes. A major barrier to routine dental care is lack of dental insurance, one of the most requested benefits.

Adequate preventative measures, including regular dental check-ups, can impact the entire employee benefits program. Dental coverage could ultimately help prevent costly health problems and lost time from work. Offering employees access to Group Dental Insurance, even on a voluntary, employee-paid basis with zero budget impact, provides employees access to the coverage they need.

Effective benefit strategies can raise productivity, increase employee retention and have a positive impact on the bottom line.



### MSCS Dental Plan Options

**Plan B:** Offers preventative coverage at 100% in addition to coverage for basic restorative services and simple oral surgery.

**Plan C:** A comprehensive plan design with coverage for preventive, basic restorative and major restorative services, including endodontics, periodontics and more.

**Plan D:** The most comprehensive plan design, featuring three-tier rates. Additionally, employers can choose between a voluntary plan design or a contributory plan design, both with the option to add orthodontics if needed.

For detailed information on the plans outlined above, please download documents "Plan A", "Plan B", "Plan C" or "Plan D" on the South Central Service Cooperative website.

(over)

# Minnesota Service Cooperatives Dental Plan



To meet the needs of the Minnesota Service Cooperatives, Delta Dental of Minnesota offers a specially designed voluntary dental program for participating member groups like yours. Delta Dental's program is endorsed by the Minnesota Service Cooperatives and combines the unique purchasing power of your organization with other member groups. The results are strong savings coupled with the flexibility to provide your employees a choice of solid dental plans.

Delta Dental is Minnesota's leading dental benefits provider. Delta serves more than 8,300 groups and 3.8 million members across the state and country. With four decades of expertise, dental benefit administration has always been Delta's sole focus.

## Flexibility for Employees

- Employees are free to see any dentist.
- When visiting a network dentist, employees can take advantage of additional savings.
- With the largest network in the state, odds are good that an employee's dentist is already in the network.

## Take the next step

After you select a plan design, follow your Administrator's Guide to receive complete enrollment material. We make implementation and administration simple and efficient.

### Contact:

National Insurance Services, Inc.  
toll free: 800.627.3660

### Contact:

Larry IntVeld  
Insurance Services Director  
South Central Service Cooperative  
lintveld@comcast.net  
651.226.4365