



Delta Dental of Minnesota

Delta Dental PPOSM &
Delta Dental Premier[®]

Grand Forks County

Group #151568

Plan Benefit Highlights			
Network(s)	Delta Dental PPO SM	Delta Dental Premier [®]	Non-Participating*
Calendar Year Plan Maximum Per person	\$1,000	\$1,000	\$1,000
Lifetime Ortho Maximum Per eligible covered person	\$1,000	\$1,000	\$1,000
Deductible Per person / per family per calendar year <i>No deductible for diagnostic and preventive services or orthodontics</i>	\$50/person \$150/family	\$50/person \$150/family	\$50/person \$150/family
Eligible Dependents	Spouse Dependent children up to age 26		
Covered Services	Dental Benefit Plan Coverage		
Diagnostic & Preventive Services Exams Cleanings X-rays Fluoride treatments Space Maintainers	100%	100%	100%
Basic Services Emergency treatment for relief of pain Sealants Amalgam restorations (silver fillings) Composite resin restorations (white fillings) on anterior (front) teeth	80%	80%	80%
Endodontics Root canal therapy on permanent teeth Pulpotomies on primary teeth for dependent children	50%	50%	50%
Periodontics Surgical/Nonsurgical periodontics	50%	50%	50%
Oral Surgery Surgical/Nonsurgical extractions All other covered oral surgery	50%	50%	50%
Major Restorative Crowns Composite resin restorations (white fillings) on posterior (back) teeth	50%	50%	50%
Prosthetic Repairs and Adjustments Denture adjustments and repairs	50%	50%	50%
Prosthetics Dentures (full and partial) Bridges Implants	50%	50%	50%
Orthodontics Treatment for the prevention/ correction of malocclusion <i>Available for dependent children ages 8-18</i>	50%	50%	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.

Delta Dental of Minnesota

Delta Dental offers the largest dental networks in the nation. No other dental carrier comes close to the size of our network, and accordingly, no other carrier can offer the same value and cost savings.

Delta Dental Network Providers

Delta Dental PPOSM plus Premier[®]



Delta Dental PPOSM Network

Participating Delta Dental PPOSM dentists have agreed to the lowest allowable fee for service, so you will enjoy the greatest cost savings!

Delta Dental Premier[®] Network

The Delta Dental Premier[®] Network is the largest network in the country, with an average of four-out-of-five dentists participating. Premier network dentists have also agreed to a low fee for service.

Going Out-of-Network

Members have the freedom to choose any dentist, but by choosing a non-participating dentist they may encounter the highest out-of-pocket cost and likely will be balance-billed for dental fees.

Network Savings

example*

	Delta Dental PPO SM	Delta Dental Premier [®]	Out-of-Network
Dentist Fee for Covered Procedure	\$1,200.00	\$1,200.00	\$1,200.00
Plan Allowance	\$729.00	\$925.00	\$705.00
Coinsurance Percentage	50%	50%	50%
Plan Payment	\$364.50	\$462.50	\$352.50
Dentist Receives	\$729.00	\$925.00	\$1,200.00
Patient Pays	\$364.50	\$462.50	\$647.50
Patient Saves	\$235.50	\$137.50	\$0

Find a Delta Dental Network Dentist

Want a simple way to keep more cash in your pocket? The next time you visit a dentist, go to one who participates in your plan's network!

Because dentists in our Delta Dental PPOSM and Delta Dental Premier[®] networks have agreed to accept pre-negotiated fees, your out-of-pocket expenses may be less. Choosing a dentist in the Delta Dental PPOSM network may save you even more money.

It's easy to see if your dentist participates in the Delta Dental PPOSM or Premier[®] network. Visit DeltaDentalMN.org and select "Find Dentist" or call Customer Service at 1-800-553-9536.



4 out of 5 dentists are directly contacted in Delta Dental networks.

Learn more at www.DeltaDentalMN.org

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

Contact customer service

Toll Free: 1-800-448-3815

Local: 651-406-5901

Monday –Friday: 7am-7pm C.S.T.



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, 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.

Visit Our Website
DeltaDentalMN.org

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