



Delta Dental PPO<sup>SM</sup>—  
Our newest  
PPO plan  
—Lifetime Deductible, and  
—Escalating Maximum<sup>SM</sup>

Designed for groups of  
5 to 99 eligible employees



Delta Dental of Minnesota

## DELTA DENTAL PPO PROGRAM

SERVICE	DESCRIPTION	BENEFIT		
		In-Network		Out-of-Network
		Delta Dental PPO	Delta Dental Premier	Non-Network
<b>Diagnostic and Preventive Services</b>	Oral evaluations/checkups, x-rays, dental cleanings, fluoride treatments	100%	80%	80%
<b>Basic Services</b>	<b>Basic Restorative Care and Services:</b> Amalgam (silver) fillings, sealants, space maintainers, palliative treatment for emergencies	100%	50%	50%
	<b>Basic Oral Surgery Services:</b> Basic extraction of erupted tooth or exposed root	100%	50%	50%
	<b>Complex Surgical Extractions:</b> Surgical removal of erupted tooth, impacted tooth and tooth roots	80%	80%	80%
	<b>Adjunctive General Services:</b> Intravenous conscious and IV sedation with complex surgical services	100%	50%	50%
	<b>Basic Endodontic Therapy:</b> Pulpal therapy, root canal therapy, pulpotomy	90%	50%	50%
	<b>Basic Periodontal Services:</b> Non-surgical periodontal care	80%	50%	50%
	<b>Complex Surgical Periodontal Care:</b> Surgical periodontal care	80%	50%	50%
<b>Complex or Major Restorative Services</b>	Posterior composite resins, inlays	-----Optional Treatment†-----		
	Onlays, crowns and crown repairs (*)	60%	50%	50%
	<b>Prosthetic Services</b> Removable prosthetic services - dentures and partials (**)	60%	50%	50%
	Fixed prosthetic services - bridges (*)(**)	60%	50%	50%
	Repairs - removable and fixed prosthetic services	60%	50%	50%
<b>Implants (**)</b>	50%	50%	50%	
<b>Deductible</b>	Per person/lifetime	\$100	\$100	\$100
<b>Annual Plan Maximum</b>	Escalates annually by \$200 until it reaches \$2000 in year 6	\$1000 → \$2000	\$1000 → \$2000	\$1000 → \$2000
<b>Optional Orthodontic Coverage</b>	A minimum of 10 enrolled employees required Available only for dependent children, age 8-18	50% \$1000 lifetime maximum		

Members who receive services from Delta Dental PPO network dentists receive the highest cost savings. Members who receive services from Delta Dental Premier network dentists receive less cost savings than those who see Delta Dental PPO network dentists. Members who receive services from non-Delta Dental network dentists are covered at the same slightly lower benefit levels as those who see Delta Dental Premier network dentists. However, because non-Delta Dental network dentists are not under contractual obligation, they may balance bill members for the amount not reimbursed under the plan. † Optional Treatment: Plan member receives the amalgam benefit for the least costly, commonly performed course of treatment. The plan member is responsible for the balance of the treatment cost. \* Coverage does not include related services such as buildups, pins, posts or cores. \*\* Missing-tooth exclusion applies during the first 24 months of coverage. Claim payments are subject to review. We strongly recommend a pre-estimate for implants and all major services. For exact benefits and current rates, contact your Delta Dental Connect Sales Representative: (651) 406-5920 or (800) 906-5250

# Trust the expertise only a world-class organization delivers. Count on the values only a hometown business understands.

For more than 35 years, Delta Dental of Minnesota has built a reputation as one of the most respected dental benefit providers anywhere in the United States – with solid plans and a commitment to innovation and excellence that set us apart.

We've come a long way, but we've never forgotten our Minnesota values. You can count on us to deliver on our promises, large and small. You can rely on us for great dental plans. You can turn to us for fast, knowledgeable and friendly service.

From one Minnesota organization to another, we invite you to experience for yourself what 3.2 million members nationwide from more than 8,300 Minnesota-based groups have already experienced first-hand: a consistently better dental plan, in your own backyard.

## **Delta Dental PPO with Lifetime Deductible and Escalating Maximum**

**The newest addition to our family of products, this competitively priced plan offers the opportunity for significant long-term cost savings.**

**We've added a lifetime deductible and an escalating annual maximum that starts at \$1,000 and increases by \$200 each year until it reaches \$2,000.**

**These new features are specially designed to give you and your employees more for your money through a benefit plan that grows more valuable each year.**

**The plan includes access to the state's two largest dental networks – the Delta Dental PPO network (formerly called the DeltaPreferred Option® network) and the Delta Dental Premier® network.**

### **See any dentist or specialist – no referral required**

- Members may receive care from any licensed dentist, with the greatest savings from a Delta Dental PPO network dentist.
- When seeing a Delta Dental Premier network dentist, savings remain strong, but coverage amounts are less than at a Delta Dental PPO network dentist.
- When seeing an out-of-network dentist, coverage is the same as the Delta Dental Premier network, although balance billing applies.

### Advantages to seeing a Delta Dental PPO or Delta Dental Premier network dentist include:

*No balance billing* – With a network dentist, members won't be billed for the difference between the actual procedure charge and what the plan allows. When members receive care from a non-network dentist, they are responsible for the balance of the bill.

*No paperwork* – When members use network dentists, there's no paperwork. Dentists bill us, and we pay them directly. Members choosing a non-network dentist may have to submit their own claim for covered expenses.

### **The largest networks in the state – and the nation**

- The Delta Dental PPO network and the Delta Dental Premier network are two of the largest in the state.
  - More than 80 percent of Minnesota dentists are part of our Delta Dental Premier network, making it twice as large as our closest competitor.
- Three out of four dentists in America are in our network.
- Our provider information is accurate thanks to rigorous credentialing and follow up.
- Delta Dental members also have access to emergency dental care when they travel the world.

### **The savings really add up**

- With a lifetime deductible, members save considerable money over time. After the deductible is met, they never pay it again as long as they remain in the plan as a member of your group. In other plans, the deductible resets each calendar year.
- With an escalating annual maximum, members have a benefit that grows stronger each year. And with more money available for eligible covered expenses, members who use their dental benefits save more as their maximum increases.
- Network providers agree to rates that are often lower than their usual fees. This results in lower claim costs, which keep premiums affordable.
- Our operating costs are among the industry's very lowest, so we're able to pass those savings on to our members.

### **We set the standard for service**

- We retain 98% of our customers year after year.
- We pay 99% of claims within 10 business days with 99% accuracy.
- We've received an "A" rating (Excellent) from A.M. Best for nine straight years for our financial stability, among the highest-ranked dental plans in the country.

### **Custom programs for groups of more than 100**

- If your group has more than 100 employees, Delta Dental will tailor a dental benefits program that meets your specific needs.



Delta Dental of Minnesota  
3560 Delta Dental Drive  
Eagan, MN 55122

[www.deltadentalmn.org](http://www.deltadentalmn.org)

*Turn to the hometown dental  
benefits expert you know and trust.*

Call the Delta Dental Connect<sup>SM</sup> team  
at 651-406-5920 or toll-free  
at 1-800-906-5250.