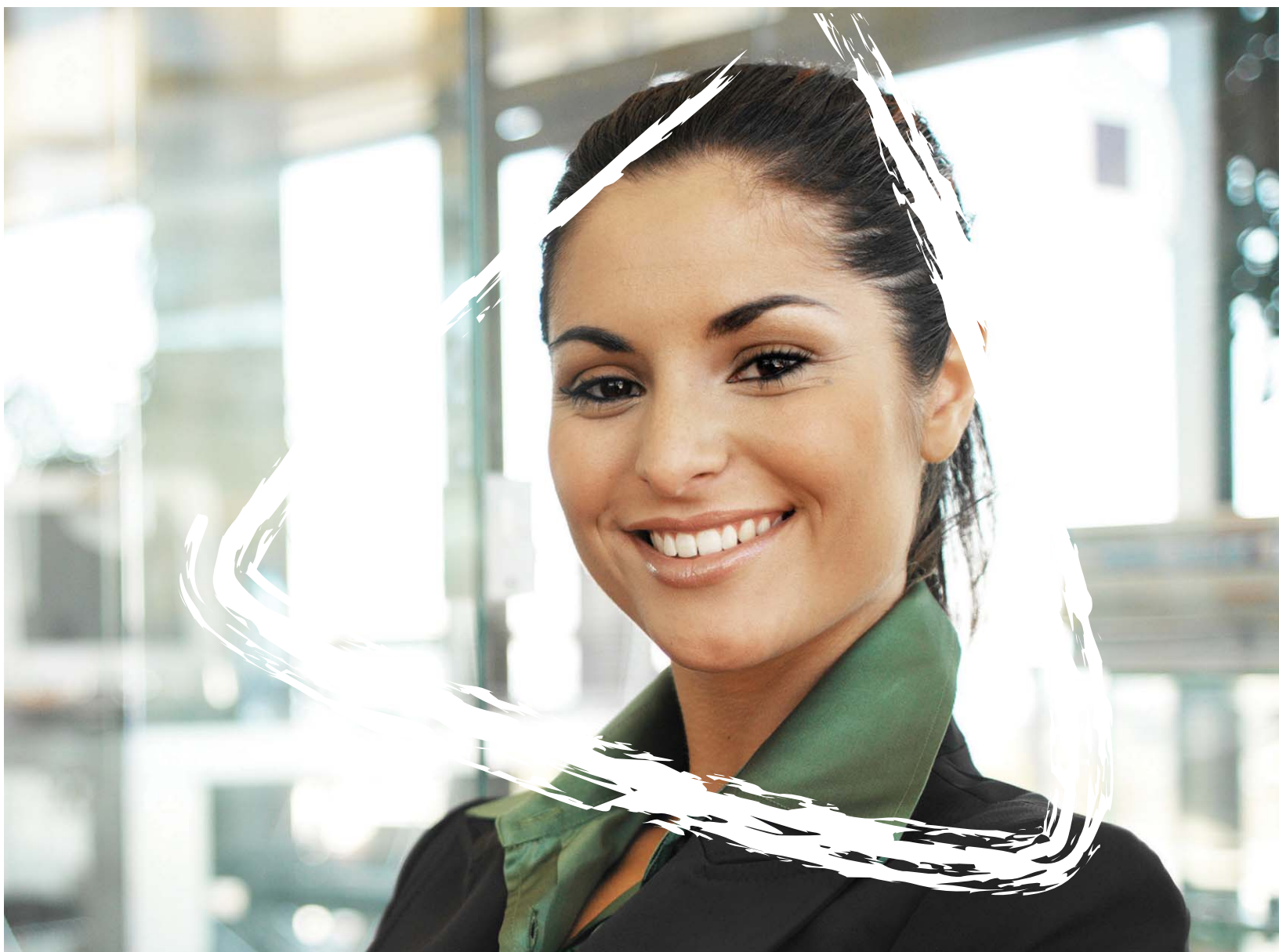




Our most popular and flexible network plan, designed for groups of 5 to 199 eligible employees

Delta Dental PPOSM and Delta Dental Premier[®] Dual-option Program – Millennium Choice



Delta Dental of Minnesota

DUAL OPTION PROGRAM - MILLENNIUM CHOICE

PPO = Delta Dental PPO
DDP = Delta Dental Premier

SERVICE	DESCRIPTION	BENEFIT					
		Standard Benefit Plan			Enhanced Benefit Plan		
		Plan Option I		Plan Option II	Plan Option I		Plan Option II
		PPO	DDP	DDP	PPO	DDP	DDP
Diagnostic and Preventive Services	Oral evaluations/checkups, x-rays, dental cleanings, fluoride treatments	100%	80%	100%	100%	80%	100%
Other Preventive Services	Space maintainers	90%	50%*	80%*	100%	80%	100%
Basic Services	Basic Restorative Care and Services: Amalgam (silver) fillings, sealants, palliative treatment for emergencies	90%	50%	80%	90%	50%	80%
	Basic Oral Surgery Services: Basic extraction of erupted tooth or exposed root	100%	50%	80%	100%	50%	80%
	Complex Surgical Extractions: Surgical removal of erupted tooth, impacted tooth and tooth roots	80%	80%	80%	80%	80%	80%
	Other Complex Oral Surgical Procedures: Alveoloplasty, vestibuloplasty, frenulectomy, tooth reimplantation	N/A	N/A	N/A	80%	80%	80%
	Adjunctive General Services: Intravenous conscious and IV sedation with complex surgical services	90%	50%	80%	90%	50%	80%
	Basic Endodontic Therapy: Pulpal therapy, root canal therapy, pulpotomy	80%	50%	50%	80%	50%	50%
	Complex Endodontic Services: Hemisection, apicoectomy	N/A	N/A	N/A	80%	50%	50%
	Basic Periodontal Services: Non-surgical periodontal care	80%	50%	50%	80%	50%	50%
	Complex Surgical Periodontal Care: Surgical periodontal care	80%	50%	50%	80%	50%	50%
Complex or Major Restorative Services	Posterior composite resins, onlays	Optional Treatment †			50%	50%	50%
	Inlays	Optional Treatment †			Optional Treatment †		
	Crowns and crown repairs	50%	50%	50%	50%	50%	50%
	Restorative cast and core buildup, including pins and posts for crown	N/A	N/A	N/A	50%	50%	50%
	Prosthetic Services Removable prosthetic services - dentures and partials	50%**	50%**	50%**	50%	50%	50%
	Fixed prosthetic services - bridges	50%**	50%**	50%**	50%	50%	50%
	Restorative cast post and core buildup, including pins and posts for bridge	N/A	N/A	N/A	50%	50%	50%
	Repairs - removable and fixed prosthetic services	50%	50%	50%	50%	50%	50%
	Implants	50%**	50%**	50%**	50%	50%	50%
Deductible	Per person/per family (calendar year) <i>No deductible for diagnostic and preventive services</i>	None	\$25/\$75	\$25/\$75 or \$50/\$150	None	\$25/\$75	\$25/\$75 or \$50/\$150
Annual Plan Maximum	Per person/per calendar year	\$2000	\$2000	\$1000	\$2000	\$2000	\$1000
Optional Orthodontic Coverage	A minimum of 10 enrolled employees required Available only for dependent children, age 8-18	50% \$1,000, \$1,500 or \$2,000 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.

* Subject to deductible. ** 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 40 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 3.4 million members nationwide from more than 8,400 Minnesota-based groups have already experienced first-hand: a consistently better dental plan, in your own backyard.

Millennium Choice – Dual-Option Program

The Millennium Choice program is our most flexible network plan, giving both groups and their employees more choice when selecting their dental benefits program.

Step 1 – Employers first choose whether their group uses the Standard Plan or Enhanced Plan.

Step 2 – At enrollment, employees choose between two options:

Option One gives members access to dentists in the Delta Dental PPO network (formerly called the DeltaPreferred Option® network) or the Delta Dental Premier network, with more comprehensive coverage at Delta Dental PPO network dentists. In other words, Option One is the better choice for members who see a Delta Dental PPO network dentist.

Option Two gives members access to the Delta Dental Premier network (which also includes Delta Dental PPO network dentists) – but it provides more comprehensive coverage in the Delta Dental Premier network compared to Option One. In other words, Option Two is the better choice for members who see a Delta Dental Premier network dentist.

Members may change their plan option at renewal time.

See any dentist or specialist – no referral required

- Millennium Choice members may receive care from any licensed dentist.
- Out-of-pocket costs are greatly reduced when a network dentist provides services.

Advantages to seeing a 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

- Millennium Choice members have access to the Delta Dental PPO network and the Delta Dental Premier network, two of the largest networks in the state.
 - The Delta Dental Premier network is the state's largest with more than 80 percent of Minnesota dentists participating. No competitor network comes close to matching the breadth of our network.
- Three out of four dentists in America are in our network.
- Our provider information is accurate thanks to rigorous credentialing and follow up.
- Members also have access to emergency dental care when they travel the world.

The savings really add up

- 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 98% 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

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

Call the Delta Dental ConnectSM team
at 651-406-5920 or toll-free
at 1-800-906-5250.