



Delta Dental PPOSM Plus Premier

Voluntary Network Program – Dental Flex

Our most affordable plans, designed
for groups of 5+ eligible employees

Discover

Voluntary Non-network Program



Delta Dental of Minnesota

VOLUNTARY PROGRAM - DISCOVER

SERVICE	DESCRIPTION	BENEFIT
Diagnostic and Preventive Services	Oral evaluations/checkups, bitewing x-rays, dental cleanings, fluoride treatments	100%
Basic Services	Miscellaneous X-Rays: Full mouth/complete series or panoramic x-rays, periapical x-rays, occlusal x-rays Basic Restorative Care and Services: Amalgam (silver) fillings, sealants, space maintainers, palliative treatment for emergencies Basic Oral Surgery Services: Basic extraction of erupted tooth or exposed root Complex Surgical Procedures: Impacted tooth, bony impaction, alveoloplasty, vestibuloplasty, frenulectomy, tooth reimplantation Adjunctive General Services: Intravenous conscious and IV sedation with complex surgical services Basic Endodontic Therapy: Pulpal therapy, root canal therapy, pulpotomy Complex Endodontic Services: Hemisection, apicoectomy Basic Periodontal Services: Non-surgical periodontal care Complex Surgical Periodontal Care: Surgical periodontal care	50% 50% 50% 50% 50% 50% 50% 50%
Complex or Major Restorative Services	Posterior composite resins, onlays Inlays Crowns and crown repairs Restorative cast post and core buildup, including pins and posts for crown	50% Optional† 50% 50%
Prosthetic Services	Removable prosthetic services - dentures and partials Fixed prosthetic services - bridges Restorative cast post and core buildup, including pins and posts for bridge Repairs - removable and fixed prosthetic services	50% 50% 50% 50%
Orthodontics	Automatically included as long as ten or more employees are enrolled in the plan. Available only for dependent children, age 8-18.	50%
Deductible	Per person, per calendar year. Applies to all services.	None or \$25
Annual Plan Maximum	Per person, per calendar year. Includes orthodontic services, if eligible.	\$500 or \$750

VOLUNTARY PROGRAM - DENTAL FLEX		BENEFIT		
SERVICE	DESCRIPTION	Delta Dental PPO Network	Delta Dental Premier Network	Out-of-Network
Diagnostic and Preventive Services	Oral evaluations/checkups, x-rays, dental cleanings, fluoride treatments	100% No waiting period	80% No waiting period	80% No waiting period
Basic Services 6-month waiting period unless noted	Basic Restorative Care and Services: Amalgam (silver) fillings, sealants, space maintainers, palliative treatment for emergencies Basic Oral Surgery Services: Basic extraction of erupted tooth or exposed root Complex Surgical Extractions: Surgical removal of erupted tooth, impacted tooth and tooth roots Basic Endodontic Therapy: Pulpal therapy, root canal therapy, pulpotomy Basic Periodontal Services: Non-surgical periodontal care Complex Surgical Periodontal Care: Surgical periodontal care	80% No waiting period 50% 50% 50% 50% 50%	50% 50% 50% 50% 50% 50%	50% 50% 50% 50% 50% 50%
Complex or Major Restorative Services 12-month waiting period	Posterior composite resins, inlays Onlays, crowns and crown repairs (*) Prosthetic Services Removable prosthetic services - dentures and partials (*) (**) Fixed prosthetic services - bridges (*) (**) Repairs - removable and fixed prosthetic services	----- Optional Treatment † -----		
Deductible	Per person/per family (calendar year) <i>No deductible for diagnostic and preventive services</i>	\$50/\$150	\$50/\$150	\$50/\$150
Annual Plan Maximum	Per person/per calendar year	\$1,000, \$1,500 or \$2,000	\$1,000, \$1,500 or \$2,000	\$1,000, \$1,500 or \$2,000
Optional Orthodontic Coverage	A minimum of 10 enrolled employees required Available only for dependent children, age 8-18 No waiting periods for new groups with at least 12 months of prior orthodontic coverage. A 12-month waiting period applies to new groups and new employees without prior orthodontic coverage.	50% \$1,000, \$1,500 or \$2,000 lifetime maximum		

† 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 crown or bridge services such as buildups, pins, posts or cores. ** Missing-tooth exclusion applies during the first 24 months of coverage. Dental Flex Waiting Periods:
 For new groups not covered by an existing dental plan, the published waiting periods apply. For those employer groups who have had at least 12 consecutive months of comparable basic and major coverage, all waiting periods are waived for all employees enrolling at initial open enrollment. 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.

Discover and Dental Flex – Voluntary Programs

Discover and Dental Flex are our most affordable plans for employers. These voluntary plans are great options for groups that want to give employees access to a dental benefit plan while controlling the company's costs and contributions. In a voluntary plan, employees make premium payments, and the employer can contribute as much or as little as they want toward those payments – or nothing at all.

Discover program – voluntary indemnity plan

This affordable plan provides 100% coverage for preventive services and strong benefits for basic and major services. Groups automatically receive orthodontic coverage as long as 10 or more employees enroll in the Discover plan.

See any dentist or specialist – no referral required

- Members may receive care from any licensed dentist.
- Coverage is the same at any dentist.

Dental Flex program – voluntary network plan

This plan offers great coverage while keeping premiums as low as possible by using networks, waiting periods and deductibles. Waiting periods are waived for employer groups with at least 12 consecutive months of basic and major group coverage. There are no minimum participation percentage requirements. Only five employees need to enroll.

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 (formerly called the DeltaPreferred Option® 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 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 networks in the state.
 - More than 80 percent of Minnesota dentists are part of our Delta Dental Premier network. 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.
- Delta Dental members also have access to emergency dental care when they travel the world.



Delta Dental of Minnesota
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The savings really add up

- In our Dental Flex plan, 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.

*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.