



Something worth smiling about

Individual dental plan for Medicare supplement and Medicare Select members

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An Independent licensee of the Blue Cross and Blue Shield Association

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A dental plan for you

Your Blue Cross and Blue Shield of Minnesota Medicare supplement plan provides solid medical coverage and peace of mind. As a Blue Cross member, you also have the opportunity to purchase a dental plan designed to complement your Medicare supplement plan. It's a wise choice as numerous studies suggest that good oral health is linked to good overall physical health.

This dental coverage is available only to members of Blue Cross Medicare supplement plans (such as Senior GoldSM) through an arrangement with Delta Dental of Minnesota. Delta Dental is the state's largest dental benefits administrator.

Coverage you can count on

With this dental plan, you'll receive:

- Coverage for a broad spectrum of dental care services
 - No waiting periods for routine exams, fillings and some more involved procedures
 - Freedom to see any dentist
 - More savings if you use a dentist within the Delta Dental Premier[®] network
 - Access to the Delta Dental Premier network, the largest dental network in the state and nation. You may already be seeing a participating provider.
- To find out, call **(651) 406-5995** or toll free at **1-888-223-2954** or visit **www.deltadentalmn.org** and click "Dentist Search."

Enrolling in this dental plan is simple. Just follow the instructions on the paper application form and mail it to:

Individual Dental

Delta Dental of Minnesota
Attn.: Enrollment Department
P.O. Box 330
Minneapolis, MN 55440-0330

You can also enroll online at **www.deltadentalmn.org**. Click on "Individuals," select the Medicare supplement plan link and follow the instructions.

If you have questions about the dental plan or need help completing the application, contact your Blue Cross agent or call Delta Dental customer service.

Delta Dental Customer Service
7 a.m. – 7 p.m. Central Time,
Monday through Friday
(651) 406-5995 or toll free 1-888-223-2954
TTY: (651) 406-5923 or 1-888-853-7570



DELTA DENTAL OF MINNESOTA

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Delta Dental of Minnesota does not provide Blue Cross products or services and is solely responsible for this dental product.

Additional coverage details

Coverage begins following premium payment

Your coverage will take effect on the first day of the month following the date Delta Dental receives your application and initial premium. The initial coverage period is for 12 months, regardless of the terms, conditions and coverage period of your medical plan. Delta Dental guarantees not to change your premiums during those 12 months, and you agree to pay premiums on time for those 12 months.

Only dental treatments begun and completed while this dental coverage is in effect are eligible for benefits.

Enrollment and cancellation

Your dental coverage effective date may or may not coincide with your medical coverage effective date. Blue Cross Medicare supplement plan members may purchase the dental plan within 60 days of enrolling in a Blue Cross Medicare supplement plan or between November 15 and December 31 each year. You must be a Minnesota resident at the time of your application.

You may cancel the Delta Dental plan within 30 days of enrolling, or at its renewal date, without cancelling your medical plan. However, once dental coverage is cancelled, you cannot re-enroll for two years.

Find complete details in the Delta Dental Benefit Plan Summary

This brochure is intended to provide a convenient overview of coverage and is not intended to be a complete description. Only those services and supplies specifically listed in the Delta Dental Benefit Plan Summary are covered under the plan, regardless of dental necessity.

The Delta Dental Benefit Plan Summary is your source for complete information, including the specific dental treatments that are covered, the frequency with which those treatments are covered, benefit amounts, limitations, exclusions and conditions under which coverage may remain in force. Exclusions and limitations are also available at www.deltadentalmn.org.

You will receive the Delta Dental Benefit Plan Summary with your welcome package. If you decide this coverage is not for you, simply notify Delta Dental in writing within 30 days of receiving the Summary. Your premiums will be refunded, minus any paid claims. You will not be eligible to re-enroll for two years.

Individual dental plan benefits and rates for Blue Cross Medicare supplement plan members

Your coverage*	\$100 annual deductible with \$1,000 annual coverage maximum
Services covered immediately	
Diagnostic/preventive – routine exams and cleanings (once every 6 months)	100% No deductible for routine checkups
Prosthodontic – (denture) repairs and adjustments	50%
Basic restorative – fillings and sealants	50%
Oral surgery – including extractions	50%
Endodontics – root canals	50%
Services covered after a 12-month waiting period	
Periodontal care – treatment of gum disease	50%
Major restorative – crowns and cast restorations	50%
Prosthodontics – dentures, partial dentures and bridges	50%

*Coverage at non-network dentists is subject to the maximum amount payable (MAP), which is the maximum amount Delta Dental will pay for a given procedure. If you receive care from a non-network dentist who charges more than the MAP, you'll be responsible for the additional amount. Delta Dental network dentists agree not to charge more than the MAP.

Dental plan cost	Monthly	Quarterly	Annual
Premium	\$35.20	\$105.60	\$422.40