



ANOTHER REASON TO SMILE



Studies suggest that good oral health is linked to good overall physical health. As a Blue Cross and Blue Shield of Minnesota Medicare supplement or Select plan member, you can purchase an individual dental plan to complement your Medicare plan.

PAIR YOUR HEALTH PLAN WITH A DENTAL PLAN

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

COMPREHENSIVE DENTAL BENEFITS

When you enroll in the Delta 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
- Access to the Delta Dental Premier® network, the largest dental network in the state and nation
- Coverage for dentists outside the network

PLAN HIGHLIGHTS	
Monthly plan premium	\$42.08
Annual deductible	\$100
Annual coverage maximum	\$1,000
Services covered immediately	In network, you pay:
Diagnostic/preventive – routine exams and cleanings (once every 6 months)	\$0; there is no deductible or coinsurance for routine exams and cleanings
Prosthodontic – (denture) repairs and adjustments	Deductible, then 50%
Basic restorative – fillings and sealants	Deductible, then 50%
Oral surgery – including extractions	Deductible, then 50%
Endodontics – root canals	Deductible, then 50%
Services covered after a 12-month waiting period	In network, you pay:
Periodontal care – treatment of gum disease	Deductible, then 50%
Major restorative – crowns and cast restorations	Deductible, then 50%
Prosthodontics – dentures, partial dentures and bridges	Deductible, then 50%

Please see important plan information on the back of this page and online at www.deltadentalmn.org. The chart above is intended to provide a brief overview of coverage and is not a complete description of plan benefits and limitations. 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.

ENROLLMENT AND CANCELLATION

Enrolling in this dental plan is simple. You can use the online enrollment tools available at www.deltadentalmn.org or complete a paper application form.

Enroll online

Visit www.deltadentalmn.org. Click on “Individual and Family Plans,” then “Dental products for Medicare supplement plan members” and follow the instructions.

Enroll by mail

Complete a printed enrollment form and mail it to:
Individual Dental
Delta Dental of Minnesota
Attn.: Enrollment Department
P.O. Box 330
Minneapolis, MN 55440-0330

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

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 will receive the Delta Dental Benefit Plan Summary with your welcome package.

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

ADDITIONAL COVERAGE DETAILS

Applicants currently enrolled in a Delta Dental of Minnesota group or individual plan are not eligible for coverage. 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. Benefits listed are for services provided by a Delta Dental Premier network dentist. 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. To see if your current dentist is part of the network, contact Delta Dental customer service.

Delta Dental of Minnesota is independent from Blue Cross and Blue Shield of Minnesota. Delta Dental® provides administrative services for dental benefits.

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DELTA DENTAL OF MINNESOTA



For the health of all.