



# State of Minnesota Employees

## State Dental Plan Group #216

### Welcome to Delta Dental

Welcome to Delta Dental of Minnesota. We've designed your dental plan so it is easy to use and gives you and your family maximum flexibility, network savings, an unparalleled commitment to service and peace of mind. Together with your employer, our goal is to help you maintain healthy, happy smiles all year round.

### Prevention is the key to good long-term oral health

The State Dental Plan is designed to encourage you to visit the dentist and help ensure your basic dental needs are met in a timely, cost-effective manner.

Access to regular checkups and sound preventive care are key to long-term oral health. Furthermore, new research suggests that good oral health can positively impact the burden of illness caused by cardiovascular disease and diabetes.

In addition to visiting your dentist for regular preventive care, talk to your dentist about your specific oral health needs. Your dental plan is intended only to help you pay for care—your dentist is the one who will help you determine your actual care needs.

### Helpful Online Tools

As part of our commitment to your long-term oral health, we provide members free access to valuable oral health information and dental benefit tools through our Web site, [www.deltadentalmn.org/door](http://www.deltadentalmn.org/door). Try our Claims Look-up, Benefits Inquiry, Coverage Summary, Dentist Search and Request ID Cards online tools.

| Service & Description*  | State Dental Plan | Non Participating**            |
|---|-------------------|--------------------------------|
| <b>Diagnostic &amp; Preventive Services</b><br>Exams & cleanings, x-rays, fluoride treatments, space maintainers  | 100%              | 50% of maximum allowable fee** |
| <b>Basic Services</b><br>Emergency treatment for relief of pain, sealants, amalgam restorations (silver fillings) and composite resin restorations (white fillings) on anterior (front) teeth | 60%               | 50% of maximum allowable fee** |
| <b>Endodontics</b><br>Pulpotomies on primary teeth for dependent children, root canal therapy on permanent teeth  | 60%               | 50% of maximum allowable fee** |
| <b>Periodontics</b><br>Surgical/Nonsurgical periodontics  | 60%               | 50% of maximum allowable fee** |
| <b>Oral Surgery</b><br>Surgical/Nonsurgical extractions, all other oral surgery   | 60%               | 50% of maximum allowable fee** |
| <b>Major Restorative</b><br>Crowns and composite resin restorations (white fillings) on posterior (back) teeth  | 60%               | 50% of maximum allowable fee** |
| <b>Prosthetic Repairs and Adjustments</b><br>Denture adjustments and repairs, bridge repair   | 50%               | 50% of maximum allowable fee** |
| <b>Prosthetics</b><br>Dentures (full and partial), bridges  | 50%               | 50% of maximum allowable fee** |
| <b>Orthodontics</b><br>Treatment for the prevention/ correction of malocclusion, available for dependent children only, ages 8 through age 18   | 50%               | 50% of maximum allowable fee** |
| <b>Deductible</b><br>Per person/per family (calendar year)  | \$50/\$150        | \$125                          |
| No deductible for diagnostic and preventive services or orthodontics  |                   |                                |
| <b>Calendar Year Plan Maximum</b><br>Per person   | \$1,000           |                                |
| <b>Lifetime Ortho Maximum</b><br>Per eligible child   | \$2,400           |                                |

\* This is a summary of benefits only and does not guarantee coverage. For a complete list of covered services and limitations/exclusions, please refer to the State Dental Plan Certificate of Coverage.

\*\* Dentists who have signed a participating network agreement with Delta Dental have agreed to accept the maximum allowable fee as payment in full. Non-participating dentists have not signed an agreement and are not obligated to limit the amount they charge; the member is responsible for paying any difference to the non-participating dentist. While you are free to visit any dentist, we encourage you to visit a State Dental Plan dentist to receive the higher level of benefits and to avoid additional out-of-pocket costs.

## Frequently Asked Questions

### **May I go to any dentist?**

You have the freedom to see any dentist – there are no requirements for you to pre-select a dentist and no referral authorizations are ever needed.

Through a unique contractual agreement, Delta Dental maintains a network of State Dental Plan dentists that includes over 2,100 licensed, practicing dentists in Minnesota.

Dentists who participate in the State Dental Plan network have agreed not to charge you more than the maximum allowable amount. This will result in lower out-of-pocket costs. As an added convenience, you never have to file a claim when you use a State Dental Plan dentist—the dentist files the claim for you.

### **How do I find a State Dental Plan dentist?**

Finding a State Dental Plan dentist is easy. Simply visit [www.deltadentalmn.org](http://www.deltadentalmn.org) and use our interactive Dentist Search tool or call Customer Service toll free at 1-800-553-9536.

### **What happens if I visit a non-participating dentist?**

If dental services are received from a non-participating dentist, your out-of-pocket cost will be greater and you will be responsible for paying the difference between our maximum allowable amount and what the dentist charges. You may be responsible for submitting your own claim. The address to submit claims is on the back of your Delta Dental ID card. In addition, reimbursement for covered services will be paid directly to you.

### **How do I find out if my claim was paid?**

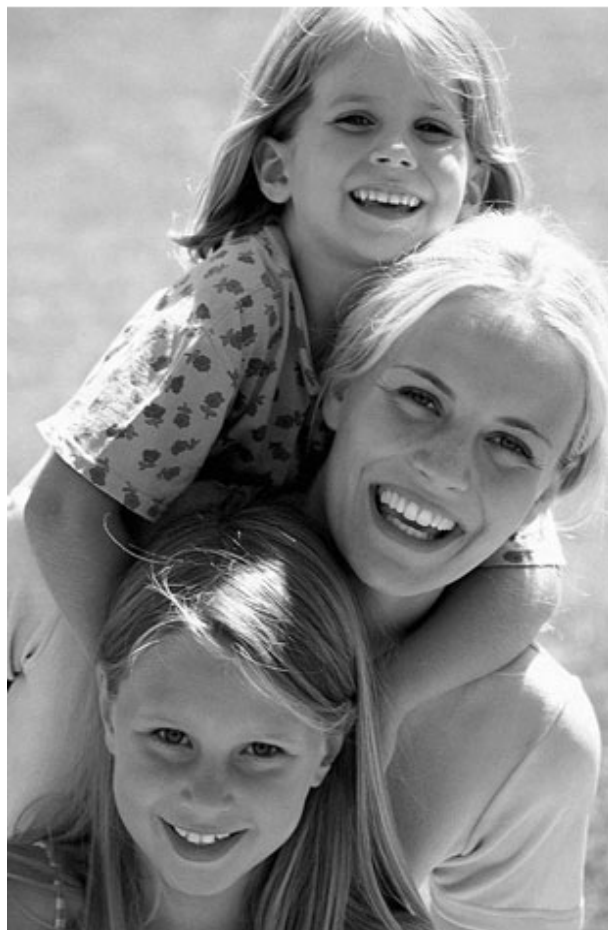
Our online claims inquiry tool provides claims detail. Our Web site offers other interactive features including eligibility and benefits inquiry, oral health resources and much more. You may also call Customer Service to get claims status and payment information.

### **How is work-in-progress handled?**

For services started prior to your effective date of coverage under the State Dental Plan, payment of the claim is based on the service completion date.

### **How do I know how much I'll be responsible for?**

For major dental procedures, the dentist can submit a pre-treatment estimate to Delta Dental of Minnesota for determination of benefits and financial responsibility prior to the service.



**To learn more about Delta Dental of Minnesota, please contact us toll free at 1-800-553-9536, or visit us online at [www.deltadentalmn.org](http://www.deltadentalmn.org).**

An innovator in oral health benefit plans, Delta Dental of Minnesota is an independently operated, nonprofit dental services company that administers self-insured and prepaid dental service plans. Delta Dental serves more than 8,300 employer groups with more than 3.2 million members in Minnesota and across the nation. Delta Dental of Minnesota is headquartered in Eagan, and has its customer service call center on Minnesota's Iron Range.