



## Delta Dental PPO<sup>SM</sup>

DELTA DENTAL OF MINNESOTA

- Featuring a Lifetime Deductible and Escalating Maximum<sup>SM</sup>
- Designed for groups of 5-99 eligible employees
- Groups can pay all, some or none of the premium costs on behalf of employees

### Strong coverage with value-added features for sizeable long-term savings

The Delta Dental PPO program features access to two of the state's largest dental networks – the Delta Dental PPO network and the Delta Dental Premier<sup>®</sup> network.

Like our traditional PPO program, it's a great option for metro-area groups due to the size of the Delta Dental PPO network in the Twin Cities and surrounding communities. However, we've also added a lifetime deductible and escalating annual maximum – specially designed features to give groups and their employees more for their money through a plan that grows more valuable each year.

#### Specially designed features

- With a lifetime deductible, after members meet their deductible, they never pay it again as long as they remain in the plan. In other plans, the deductible resets each calendar year.
- With our escalating annual maximum, members have a benefit that starts at \$1,000 and grows by \$200 each year until it reaches \$2,000. With more money available for eligible covered expenses, members who use their dental benefits save more as their maximum increases.

#### See any dentist or specialist

- Receive the strongest coverage and greatest savings at Delta Dental PPO network dentists, including 100% coverage for preventive care.
- When seeing Delta Dental Premier network dentists, savings remain strong, but some coverage amounts are less than at Delta Dental PPO network dentists. When seeing non-network dentists, coverage is the same as the Delta Dental Premier network, although balance billing applies.

#### Advantages to seeing Delta Dental PPO or Delta Dental Premier network dentists 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 is one of the largest PPO networks statewide.
- Delta Dental Premier is easily the state's and country's largest network overall, with more than 80% of Minnesota dentists participating.
- Members have automatic emergency dental coverage when they travel internationally.

#### We set the standard for service

- We retain 98% of our customers year after year.
- We process the average claim in just over one day. Claim processing accuracy is almost 100%.
- We've received an "A" rating (Excellent) from A.M. Best for 14 straight years for our financial stability, among the highest-ranked dental plans in the country.

#### For more information:

*Groups* – Contact your broker for a competitive proposal or contact Delta Dental Connect at 1-800-906-5250 or by e-mail, [deltadentalconnect@deltadentalmnadmin.org](mailto:deltadentalconnect@deltadentalmnadmin.org).

*Brokers* – Generate a proposal in only a few minutes on our Web site 24/7, or contact Delta Dental Connect for personal assistance.

# THE POWER OF SMILE<sup>®</sup>

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## DELTA DENTAL PPO PROGRAM

SERVICE	DESCRIPTION	BENEFIT		
		In-Network		Out-of-Network
		Delta Dental PPO	Delta Dental Premier	Non-Network
<b>Diagnostic and Preventive Services</b>	Oral evaluations/checkups, x-rays, dental cleanings, fluoride treatments	100%	80%	80%
<b>Basic Services</b>	<b>Basic Restorative Care and Services:</b> Amalgam (silver) fillings, sealants, space maintainers, palliative treatment for emergencies	100%	50%	50%
	<b>Basic Oral Surgery Services:</b> Basic extraction of erupted tooth or exposed root	100%	50%	50%
	<b>Complex Surgical Extractions:</b> Surgical removal of erupted tooth, impacted tooth and tooth roots	80%	80%	80%
	<b>Adjunctive General Services:</b> Intravenous conscious and IV sedation with complex surgical services	100%	50%	50%
	<b>Basic Endodontic Therapy:</b> Pulpal therapy, root canal therapy, pulpotomy	90%	50%	50%
	<b>Basic Periodontal Services:</b> Non-surgical periodontal care	80%	50%	50%
	<b>Complex Surgical Periodontal Care:</b> Surgical periodontal care	80%	50%	50%
<b>Complex or Major Restorative Services</b>	Posterior composite resins, inlays	-----Optional Treatment-----		
	Onlays, crowns and crown repairs (*)	60%	50%	50%
	<b>Prosthetic Services</b> Removable prosthetic services - dentures and partials (**)	60%	50%	50%
	Fixed prosthetic services - bridges (*)(**)	60%	50%	50%
	Repairs - removable and fixed prosthetic services	60%	50%	50%
<b>Implants (**)</b>	50%	50%	50%	
<b>Deductible</b>	Per person/lifetime	\$100	\$100	\$100
<b>Annual Plan Maximum</b>	Escalates annually by \$200 until it reaches \$2000 in year 6	\$1000 → \$2000	\$1000 → \$2000	\$1000 → \$2000
<b>Optional Orthodontic Coverage</b>	A minimum of 10 enrolled employees required Available only for dependent children, age 8-18	50% \$1000 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. \* Coverage does not include related services such as buildups, pins, posts or cores. \*\* 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**