

DELTA DENTAL OF MINNESOTA

- Voluntary Non-network Program
- Designed for groups of 5+ eligible employees
- Groups can pay all, some or none of the premium costs on behalf of employees

**Voluntary benefits, coverage at any dentist**

A strong option for groups throughout Minnesota and outside the metro area, this affordable plan provides 100% coverage for preventive services and strong benefits for basic and major services at any dentist. Groups automatically receive orthodontic coverage as long as 10 or more employees enroll.

**Sponsor a voluntary dental plan without contributing a dime**  
When a company sponsors a voluntary dental plan, employees have the freedom to decide for themselves whether they want to participate. Participating employees are responsible for paying the premium. They benefit from group rates, the simplicity of automatic payroll deduction and the tax advantage that comes from pre-tax premium contributions to a section 125 plan. The group also benefits when employees participate because it reduces its employer FICA contributions.

**See any dentist or specialist**

- Receive 100% coverage for preventive care (balance billing may apply).
- Receive care from any licensed dentist.
- 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®**Delta Dental of Minnesota • 500 Washington Ave. S., Suite 2060 • Minneapolis, MN 55415  
[www.deltadentalmn.org](http://www.deltadentalmn.org)

## VOLUNTARY NON-NETWORK PROGRAM - DISCOVER

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

†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. For exact benefits and current rates, contact your Delta Dental Connect Sales Representative: (651) 406-5920 or (800) 906-5250