

NORTH DAKOTA

- Voluntary Network Program: **Dental Flex**
- Designed for groups of 5+ eligible employees
- Groups can pay all, some or none of the premium costs on behalf of employees

Voluntary benefits, comprehensive coverage

Dental Flex gives groups throughout North Dakota the flexibility to offer employees a comprehensive dental plan while controlling costs through two of the largest networks in the state, waiting periods, deductibles and annual maximum options. There are no minimum participation percentage requirements; only five employees need to enroll. Optional orthodontic coverage is available.

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 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.

Two of the largest networks in the state – and the largest network in the nation

- The Delta Dental PPO and Delta Dental Premier networks are two of the largest in the state. Nationally, Delta Dental Premier is the largest network with more than 142,000 dentists.
- 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 ConnectSM at 1-800-906-5250 or by e-mail, 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.

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VOLUNTARY NETWORK PROGRAM - DENTAL FLEX		BENEFIT		
SERVICE	DESCRIPTION	Delta Dental PPO Network	Delta Dental Premier Network	Out-of-Network
Diagnostic and Preventive Services	Oral evaluations/checkups, x-rays, dental cleanings, fluoride treatments	100% No waiting period	80% No waiting period	80% No waiting period
Basic Services 6-month waiting period unless noted	<p>Basic Restorative Care and Services: Amalgam (silver) fillings, sealants, space maintainers, palliative treatment for emergencies</p> <p>Basic Oral Surgery Services: Basic extraction of erupted tooth or exposed root</p> <p>Complex Surgical Extractions: Surgical removal of erupted tooth, impacted tooth and tooth roots</p> <p>Basic Endodontic Therapy: Pulpal therapy, root canal therapy, pulpotomy</p> <p>Basic Periodontal Services: Non-surgical periodontal care</p> <p>Complex Surgical Periodontal Care: Surgical periodontal care</p>	80% No waiting period	50% No waiting period	50% No waiting period
Complex or Major Restorative Services 12-month waiting period	<p>Posterior composite resins, inlays</p> <p>Onlays, crowns and crown repairs (*)</p> <p>Prosthetic Services</p> <p>Removable prosthetic services - dentures and partials (*) (**)</p> <p>Fixed prosthetic services - bridges (*) (**)</p> <p>Repairs - removable and fixed prosthetic services</p>	----- Optional Treatment † ----- 50%	50%	50%
Deductible	Per person/per family (calendar year) <i>No deductible for diagnostic and preventive services</i>	\$50/\$150	\$50/\$150	\$50/\$150
Annual Plan Maximum	Per person/per calendar year	\$1,000, \$1,500 or \$2,000	\$1,000, \$1,500 or \$2,000	\$1,000, \$1,500 or \$2,000
Optional Orthodontic Coverage	A minimum of 10 enrolled employees required Available only for dependent children, age 8-18 No waiting periods for new groups with at least 12 months of prior orthodontic coverage. A 12-month waiting period applies to new groups and new employees without prior orthodontic coverage.	50% \$1,000, \$1,500 or \$2,000 lifetime maximum		

†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 crown or bridge services such as buildups, pins, posts or cores. ** Missing-tooth exclusion applies during the first 24 months of coverage. Dental Flex Waiting Periods: For new groups not covered by an existing dental plan, the published waiting periods apply. For groups that have had at least 12 consecutive months of employer-paid comparable basic and major coverage, all waiting periods are waived. For new groups with at least 12 consecutive months of comparable voluntary basic and major coverage: If 90% of the enrolling group is covered under the previous dental plan, all waiting periods are waived. For exact benefits and current rates, contact your Delta Dental Connect Sales Representative: (651) 406-5920 or (800) 906-5250