



Delta Dental of Minnesota
Serving North Dakota

Pathfinder

Delta Dental PPO Plus Premier™

2023 Pathfinder Plans

| Service | Description | PPO / Premier / OON |
|-----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|---------------------|
| Diagnostic / Preventive Services No Waiting Period | Oral evaluations | 100% |
| | Cleanings - 2 per year | 100% |
| | X-rays | 100% |
| | Fluoride treatments | 100% |
| Basic Restorative Services No Waiting Period | Sealants | 80% |
| | Space maintainers | 80% |
| | Amalgam (silver) fillings | 80% |
| | Anterior composite resin fillings | 80% |
| | Palliative treatment for emergencies | 80% |
| Simple & Complex Oral Surgery Waiting Period - 6 Months | Simple extraction of erupted tooth or exposed root | 55% |
| | Surgical removal of erupted tooth, impacted tooth and tooth roots | 55% |
| Endodontic Services Waiting Period - 12 Months | Pulpal therapy | 55% |
| | Root canal therapy | 55% |
| | Pulpotomy | 55% |
| Periodontic Services Waiting Period - 12 Months | Surgical and non surgical periodontic services | 55% |
| Major Restorative Services No Waiting Period | Posterior composite resin fillings | Amalgam Benefit |
| Crowns and Prosthetic Services, including Bridges and Dentures Waiting Period - 12 Months | Inlays, onlays, crowns and crown repair* | 55% |
| | Removable prosthetic services-dentures and partials** | 55% |
| | Fixed prosthetic services - bridges** | 55% |
| | Repairs of removable and fixed prosthetic services** | 55% |
| | Implants** | 55% |
| Deductible | Lifetime Deductible - Diagnostic & Preventive Services Per person | \$50 |
| | Annual Deductible - Per person / family | \$50/\$150 |
| Annual Maximum | Per person / per calendar year | \$1,000 |
| Contract Length | | 12 months |

OON - Out of Network

PPO / Premier - Delta Dental PPO™, Delta Dental Premier®

*Pin post core and crown build up not covered.

**A 24-month missing tooth clause applies to prosthetic services.

Guidelines for Pathfinder Plan 1

- A minimum of two employees must enroll.
- Annual deductible does not apply to diagnostic and preventive services where applicable.
- A 6-month waiting period applies to oral surgery. A 12-month waiting period applies to endodontic, periodontic, crowns, prosthetic repairs and prosthetics. See above for plan details.
- For clients that have had at least 12 months of comparable consecutive coverage, all waiting periods are initially waived. The waiver does not apply to employees/dependents who join the client or enroll for coverage after the initial effective date.
- Posterior (back tooth) composite fillings alternate to the amalgam benefit.
- Annual open enrollment.
- Claims received from dentists outside the Delta Dental network are not eligible for network discounts. Members are responsible for paying the difference between Delta Dental of Minnesota's allowable fee and the fees charged by the non-participating dentist.
- 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 Dental Benefit Plan Summary.

| Service | Description | PPO / Premier / OON |
|-----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|----------------------|
| Diagnostic / Preventive Services No Waiting Period | Oral evaluations | 100% |
| | Cleanings - 2 per year | 100% |
| | X-rays | 100% |
| | Fluoride treatments | 100% |
| Basic Restorative Services No Waiting Period | Sealants | 80% |
| | Space maintainers | 80% |
| | Amalgam (silver) fillings | 80% |
| | Anterior composite resin fillings | 80% |
| | Palliative treatment for emergencies | 80% |
| Simple & Complex Oral Surgery Waiting Period - 6 Months | Simple extraction of erupted tooth or exposed root | 55% |
| | Surgical removal of erupted tooth, impacted tooth and tooth roots | 55% |
| Endodontic Services Waiting Period - 12 Months | Pulpal therapy | 55% |
| | Root canal therapy | 55% |
| | Pulpotomy | 55% |
| Periodontic Services Waiting Period - 12 Months | Surgical and non surgical periodontic services | 55% |
| Major Restorative Services No Waiting Period | Posterior composite resin fillings | Amalgam Benefit |
| Crowns and Prosthetic Services, including Bridges and Dentures Waiting Period - 12 Months | Inlays, onlays, crowns and crown repair* | 55% |
| | Removable prosthetic services-dentures and partials** | 55% |
| | Fixed prosthetic services - bridges** | 55% |
| | Repairs of removable and fixed prosthetic services** | 55% |
| | Implants** | 55% |
| Deductible | Lifetime Deductible - Diagnostic & Preventive Services Per person | See Guidelines Below |
| | Lifetime Deductible - Per person / family | \$100/\$300 |
| Annual Maximum | Per person / per calendar year | \$1,000 |
| Contract Length | | 12 months |

OON - Out of Network

PPO / Premier - Delta Dental PPO™, Delta Dental Premier®

*Pin post core and crown build up not covered.

**A 24-month missing tooth clause applies to prosthetic services.

Guidelines for Pathfinder Plan 2

- A minimum of two employees must enroll.
- Lifetime deductible applies to all services, including Diagnostic and Preventive Services.
- A 6-month waiting period applies to oral surgery. A 12-month waiting period applies to endodontic, periodontic, crowns, prosthetic repairs and prosthetics. See above for plan details.
- For clients that have had at least 12 months of comparable consecutive coverage, all waiting periods are initially waived. The waiver does not apply to employees/dependents who join the client or enroll for coverage after the initial effective date.
- Posterior (back tooth) composite fillings alternate to the amalgam benefit.
- Annual open enrollment.
- Claims received from dentists outside the Delta Dental network are not eligible for network discounts. Members are responsible for paying the difference between Delta Dental of Minnesota's allowable fee and the fees charged by the non-participating dentist.
- 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 Dental Benefit Plan Summary.

2-100 Eligible Employees
Delta Dental PPO Plus Premier™
24-Month Contract

| Service | Description | PPO / Premier / OON |
|-----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|----------------------|
| Diagnostic / Preventive Services No Waiting Period | Oral evaluations | 100% |
| | Cleanings - 2 per year | 100% |
| | X-rays | 100% |
| | Fluoride treatments | 100% |
| Basic Restorative Services No Waiting Period | Sealants | 80% |
| | Space maintainers | 80% |
| | Amalgam (silver) fillings | 80% |
| | Anterior composite resin filling | 80% |
| | Palliative treatment for emergencies | 80% |
| Simple & Complex Oral Surgery Waiting Period - 6 Months | Simple extraction of erupted tooth or exposed root | 55% |
| | Surgical removal of erupted tooth, impacted tooth and tooth roots | 55% |
| Endodontic Services Waiting Period - 12 Months | Pulpal therapy | 55% |
| | Root canal therapy | 55% |
| | Pulpotomy | 55% |
| Periodontic Services Waiting Period - 12 Months | Surgical and non surgical periodontic services | 55% |
| Major Restorative Services No Waiting Period | Posterior composite resin fillings | 80% |
| Crowns and Prosthetic Services, including Bridges and Dentures Waiting Period - 12 Months | Inlays, onlays, crowns and crown repair* | 55% |
| | Removable prosthetic services-dentures and partials** | 55% |
| | Fixed prosthetic services - bridges** | 55% |
| | Repairs of removable and fixed prosthetic services** | 55% |
| | Implants** | 55% |
| Deductible | Lifetime Deductible - Diagnostic & Preventive Services Per person | See Guidelines Below |
| | Lifetime Deductible - Per person / family | \$100/\$300 |
| Annual Maximum | Per person / per calendar year | \$1,500 |
| Contract Length | | 24 months |

OON - Out of Network

PPO / Premier - Delta Dental PPO™, Delta Dental Premier®

*Pin post core and crown build up not covered.

**A 24-month missing tooth clause applies to prosthetic services.

Guidelines for Pathfinder Plan 3

- A minimum of two employees must enroll.
- Lifetime deductible applies to all services, including Diagnostic and Preventive Services.
- A 6-month waiting period applies to oral surgery. A 12-month waiting period applies to endodontic, periodontic, crowns, prosthetic repairs and prosthetics. See above for plan details.
- For clients that have had at least 12 months of comparable consecutive coverage, all waiting periods are initially waived. The waiver does not apply to employees/dependents who join the client or enroll for coverage after the initial effective date.
- Annual open enrollment.
- Claims received from dentists outside the Delta Dental network are not eligible for network discounts. Members are responsible for paying the difference between Delta Dental of Minnesota's allowable fee and the fees charged by the non-participating dentist.
- 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 Dental Benefit Plan Summary.

2-100 Eligible Employees
Delta Dental PPO Plus Premier™
12-Month Contract

| Service | Description | PPO / Premier / OON |
|-----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|----------------------|
| Diagnostic / Preventive Services No Waiting Period Does Not Apply to Annual Maximum | Oral evaluations | 100% |
| | Cleanings - 2 per year | 100% |
| | X-rays | 100% |
| | Fluoride treatments | 100% |
| Basic Restorative Services No Waiting Period | Sealants | 80% |
| | Space maintainers | 80% |
| | Amalgam (silver) fillings | 80% |
| | Anterior composite resin fillings | 80% |
| | Palliative treatment for emergencies | 80% |
| Simple & Complex Oral Surgery Waiting Period - 6 Months | Simple extraction of erupted tooth or exposed root | 55% |
| | Surgical removal of erupted tooth, impacted tooth and tooth roots | 55% |
| Endodontic Services Waiting Period - 12 Months | Pulpal therapy | 80% |
| | Root canal therapy | 80% |
| | Pulpotomy | 80% |
| Periodontic Services Waiting Period - 12 Months | Surgical and non surgical periodontic services | 80% |
| Major Restorative Services No Waiting Period | Posterior composite resin fillings | 80% |
| Crowns and Prosthetic Services, including Bridges and Dentures Waiting Period - 12 Months | Inlays, onlays, crowns and crown repair* | 55% |
| | Removable prosthetic services-dentures and partials** | 55% |
| | Fixed prosthetic services - bridges** | 55% |
| | Repairs of removable and fixed prosthetic services** | 55% |
| | Implants** | 55% |
| Deductible | Lifetime Deductible - Diagnostic & Preventive Services Per person | See Guidelines Below |
| | Lifetime Deductible - Per person / family | \$100/\$300 |
| Annual Maximum | Per person / per calendar year | \$1,500 |
| Contract Length | | 12 months |

OON - Out of Network

PPO / Premier - Delta Dental PPO™, Delta Dental Premier®

*Pin post core and crown build up not covered.

**A 24-month missing tooth clause applies to prosthetic services.

Guidelines for Pathfinder Plan 4

- A minimum of two employees must enroll.
- Lifetime deductible applies to all services, including Diagnostic and Preventive Services.
- A 6-month waiting period applies to oral surgery. A 12-month waiting period applies to endodontic, periodontic, crowns, prosthetic repairs and prosthetics. See above for plan details.
- For clients that have had at least 12 months of comparable consecutive coverage, all waiting periods are initially waived. The waiver does not apply to employees/dependents who join the client or enroll for coverage after the initial effective date.
- Annual open enrollment.
- Claims received from dentists outside the Delta Dental network are not eligible for network discounts. Members are responsible for paying the difference between Delta Dental of Minnesota's allowable fee and the fees charged by the non-participating dentist.
- 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 Dental Benefit Plan Summary.

Pathfinder 5

2-100 Eligible Employees
Delta Dental PPO Plus Premier™
12-Month Contract

2023 Delta Dental of Minnesota
Serving North Dakota
Pathfinder Plans

| Service | Description | PPO / Premier / OON |
|--------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|----------------------|
| Diagnostic / Preventive Services No Waiting Period | Oral evaluations | 100% |
| | Cleanings - 2 per year | 100% |
| | X-rays | 100% |
| | Fluoride treatments | 100% |
| Basic Restorative Services No Waiting Period | Sealants | 80% |
| | Space maintainers | 80% |
| | Amalgam (silver) fillings | 80% |
| | Anterior composite resin fillings | 80% |
| | Palliative treatment for emergencies | 80% |
| Simple & Complex Oral Surgery No Waiting Period | Simple extraction of erupted tooth or exposed root | 55% |
| | Surgical removal of erupted tooth, impacted tooth and tooth roots | 55% |
| Endodontic Services No Waiting Period | Pulpal therapy | 80% |
| | Root canal therapy | 80% |
| | Pulpotomy | 80% |
| Periodontic Services No Waiting Period | Surgical and non surgical periodontic services | 80% |
| Major Restorative Services No Waiting Period | Posterior composite resin fillings | 80% |
| Crowns and Prosthetic Services, including Bridges and Dentures No Waiting Period | Inlays, onlays, crowns and crown repair* | 55% |
| | Removable prosthetic services-dentures and partials** | 55% |
| | Fixed prosthetic services - bridges** | 55% |
| | Repairs of removable and fixed prosthetic services** | 55% |
| | Implants** | 55% |
| Child Orthodontic Coverage No Waiting Period | Child orthodontic lifetime maximum | \$1,000 |
| | Child orthodontic coverage for ages 8 to 19 | 50% |
| Deductible | Lifetime Deductible - Diagnostic & Preventive Services Per person | See Guidelines Below |
| | Lifetime Deductible - Per person / family | \$100/\$300 |
| Annual Maximum | Per person / per calendar year | \$1,500 |
| Contract Length | | 12 months |

OON - Out of Network PPO / Premier - Delta Dental PPO™, Delta Dental Premier®

*Pin post core and crown build up not covered.

**A 24-month missing tooth clause applies to prosthetic services.

Guidelines for Pathfinder Plan 5

- A minimum of two employees must enroll.
- Lifetime deductible applies to all services, including Diagnostic and Preventive Services. It does not apply to Orthodontic Services.
- Annual open enrollment.
- Claims received from dentists outside the Delta Dental network are not eligible for network discounts. Members are responsible for paying the difference between Delta Dental of Minnesota's allowable fee and the fees charged by the non-participating dentist.
- 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 Dental Benefit Plan Summary.