



Delta Dental of Minnesota Serving
North Dakota

Solutions

Delta Dental PPO Plus Premier™
2021 Small Business Plans

Delta Dental 2021 Solutions

Give your business the winning edge with Delta Dental Solutions. Whether your business is large, small or in between, we have a plan that's the perfect fit for your employees.

The new 2021 Delta Dental Solutions plans have even more options to meet your employees' needs. All plans are built on the value that comes from the nation's largest dental network. These dental benefits are designed to make you the employer of choice.

Delta Dental PPO Plus Premier™

Solutions 1000

Coverage you need at the best price with an added orthodontic benefit.

Delta Dental PPO Plus Premier™

Solutions 1500

Strong benefits with a higher annual maximum.

Delta Dental PPO Plus Premier™

Dental Flex Options

Robust benefits in all networks with optional ortho benefit and annual maximum.



By specializing in dental insurance, Delta Dental offers better service and more support to your business and its employees.



Experience you can trust to meet the needs of your business and employees. More than 141,000 businesses rely on Delta Dental to protect their employees' oral health, and over 80 million enrollees trust their smiles to Delta Dental. We consistently have a retention rate higher than 90%.⁵



A large network makes it easy for employees to receive regular care. More than three out of four dentists nationwide participate in a Delta Dental network.⁵

Benefits that keep your business prosperous



The importance of dental coverage doesn't end with attracting and retaining employees.

A good dental plan also helps:



Improve productivity.

Each year, more than 92 million work hours are lost due to emergency unplanned dental care.² Regular care helps prevent emergencies and the loss of productivity.



Reduce medical care costs.

During a routine dental exam, a dentist may be able to detect the early stages of over 120 medical conditions.

Solutions 1000


2021 Delta Dental of Minnesota
Serving North Dakota
Dental Plans for All Employers

2-100 Eligible Employees
Delta Dental PPO Plus Premier™

Delta Dental PPO Plus Premier™ Solutions 1000

2-100 Eligible Employees

Delta Dental Solutions 1000 offers dental coverage at a value price with two cleanings covered per year plus child orthodontic coverage.

 Network(s)
Delta Dental PPO™
Delta Dental Premier®

 Cleanings Per Year
2

 Annual Deductible
\$50 / \$150

 Annual Maximum
\$1,000

 Child Orthodontic Coverage
Yes

Solutions 1000

	PPO / Premier / OON
Diagnostic and Preventive Services	100%
Basic Restorative Services	80%
Simple Oral Surgery	80%
Complex Oral Surgery	50%
Endodontic Services	50%
Periodontic Services	50%
Prosthetic Services, Including Bridges and Dentures	50%
Child Orthodontic Coverage	\$1,000 / 50%

OON - Out of Network

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

Service	Description	PPO / Premier / OON
Diagnostic and Preventive Services No Waiting Period	Oral evaluations Oral evaluations, X-rays, fluoride treatments, sealants, space maintainers	100%
	Cleanings Up to 2 per calendar year	100%
Basic Services No Waiting Period	Basic Restorative Services Amalgam (silver) fillings, anterior composite resin fillings, palliative treatment for emergencies, posterior composite resin fillings	80%
Simple Oral Surgery Waiting Period - 6 Months	Simple Oral Surgery Simple extraction of erupted tooth or exposed root	80%
Complex Oral Surgery Waiting Period - 12 Months	Complex Oral Surgery Surgical removal of erupted tooth, impacted tooth & tooth roots	50%
Endodontic & Periodontic Services Waiting Period - 12 Months	Endodontic Services Pulpal therapy, root canal therapy, pulpotomy	50%
	Periodontic Services Surgical and non-surgical periodontic services	50%
Crowns and Prosthetic Services, including Bridges and Dentures Waiting Period - 12 Months	Inlays, Onlays, Crowns and Crown Repairs Core buildup	50%
	Prosthetic Services, including Bridges and Dentures Removable prosthetic services-denture and partial, bridges, repairs of removable & fixed prosthetic services	50%
	Implants	50%
Child Orthodontic Coverage Waiting Period - 12 Months	Lifetime maximum	\$1,000
	Orthodontic coverage for ages 8 to 19	50%
Annual Deductible	Per person / per family Does not apply to Diagnostic & Preventive Services	\$50 / \$150
Annual Maximum	Per person / per calendar year	\$1,000

OON - Out of Network

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

Guidelines for Solutions 1000


- A minimum of two employees must enroll.
- Deductible does not apply to diagnostic and preventive services or orthodontic services where applicable.
- A 6-month waiting period applies to simple oral surgery. A 12-month waiting period applies to endodontic, periodontic, complex oral surgery, major restorative, prosthetic repairs, prosthetics and orthodontic services. 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.

Delta Dental PPO Plus Premier™


Solutions 1500

2-100 Eligible Employees

Delta Dental Solutions 1500 offers dental coverage at a value price with two cleanings covered per year.

 Network(s)
Delta Dental PPO™
Delta Dental Premier®

 Cleanings Per Year
2

 Annual Deductible
\$50 / \$150

 Annual Maximum
\$1,500

Solutions 1500

	PPO / Premier / OON
Diagnostic and Preventive Services	100%
Basic Restorative Services	80%
Simple Oral Surgery	80%
Complex Oral Surgery	50%
Endodontic Services	50%
Periodontic Services	50%
Prosthetic Services, Including Bridges and Dentures	50%

OON - Out of Network

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

Solutions 1500

2021 Delta Dental of Minnesota
Serving North Dakota
Dental Plans for All Employers

2-100 Eligible Employees
Delta Dental PPO Plus Premier™

Service	Description	PPO / Premier / OON
Diagnostic and Preventive Services No Waiting Period Does Not Apply to Annual Maximum	Oral evaluations Oral evaluations, X-rays, fluoride treatments, sealants, space maintainers	100%
	Cleanings Up to 2 per calendar year	100%
Basic Services No Waiting Period	Basic Restorative Services Amalgam (silver) fillings, anterior composite resin fillings, palliative treatment for emergencies, posterior composite resin fillings	80%
Simple Oral Surgery Waiting Period - 6 Months	Simple Oral Surgery Simple extraction of erupted tooth or exposed root	80%
Complex Oral Surgery Waiting Period - 12 Months	Complex Oral Surgery Surgical removal of erupted tooth, impacted tooth & tooth roots	50%
Endodontic & Periodontic Services Waiting Period - 12 Months	Endodontic Services Pulpal therapy, root canal therapy, pulpotomy	50%
	Periodontic Services Surgical and non-surgical periodontic services	50%
Crowns and Prosthetic Services, including Bridges and Dentures Waiting Period - 12 Months	Inlays, Onlays, Crowns and Crown Repairs Core buildup	50%
	Prosthetic Services, including Bridges and Dentures Removable prosthetic services-denture and partial, bridges, repairs of removable & fixed prosthetic services	50%
	Implants	50%
Annual Deductible	Per person / per family Does not apply to Diagnostic & Preventive Services	\$50 / \$150
Annual Maximum	Per person / per calendar year	\$1,500

OON - Out of Network

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

Guidelines for Solutions 1500

- A minimum of two employees must enroll.
- Deductible does not apply to diagnostic and preventive services where applicable.
- A 6-month waiting period applies to simple oral surgery. A 12-month waiting period applies to endodontic, periodontic, complex oral surgery, major restorative, 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.

Dental Flex Options

2021 Delta Dental of Minnesota
Serving North Dakota
Dental Plans for All Employers


2+ Eligible Employees
Delta Dental PPO Plus Premier™

Delta Dental PPO Plus Premier™

Dental Flex Options


2+ Eligible Employees

Dental Flex gives businesses throughout North Dakota the flexibility to offer employees a comprehensive dental plan while controlling costs through our extensive Delta Dental PPO Plus Premier™ network, waiting periods, deductibles and annual maximum options. Only two employees need to enroll. Optional child orthodontic coverage is available with a \$1000 lifetime maximum, and employers have the ability to choose either a \$1000 or \$1500 annual maximum.

 Network(s)
Delta Dental PPO™
Delta Dental Premier®

 Cleanings Per Year
2

 Annual Deductible
\$50 / \$150

 Annual Maximum
\$1,000 or \$1,500

 Child Orthodontic Coverage
Yes

Dental Flex

	PPO	Premier / OON
Diagnostic and Preventive Services	100%	80%
Basic Restorative Services	80%	50%
Simple Oral Surgery	50%	50%
Complex Oral Surgery	50%	50%
Endodontic Services	50%	50%
Periodontic Services	50%	50%
Prosthetic Services, Including Bridges and Dentures	50%	50%
Optional Child Orthodontic Coverage	\$1,000 / 50%	

OON - Out of Network

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

Service	Description	PPO	Premier / OON
Diagnostic and Preventive Services No Waiting Period	Oral evaluations Oral evaluations, X-rays, fluoride treatments	100%	80%
	Cleanings Up to 2 per calendar year	100%	80%
Basic Services No Waiting Period	Basic Restorative Services Amalgam (silver) fillings, anterior composite resin fillings, palliative treatment for emergencies, sealants, space maintainers	80%	50%
	Posterior Composite Resin Fillings	Amalgam Benefit	
Simple Oral Surgery Waiting Period - 6 Months	Simple Oral Surgery Simple extraction of erupted tooth or exposed root	50%	50%
Complex Oral Surgery Waiting Period - 6 Months	Complex Oral Surgery Surgical removal of erupted tooth, impacted tooth & tooth roots	50%	50%
Endodontic & Periodontic Services Waiting Period - 6 Months	Endodontic Services Pulpal therapy, root canal therapy, pulpotomy	50%	50%
	Periodontic Services Surgical and non-surgical periodontic services	50%	50%
Crowns and Prosthetic Services, including Bridges and Dentures Waiting Period - 12 Months	Inlays, Onlays, Crowns and Crown Repairs	50%	50%
	Prosthetic Services, including Bridges and Dentures** Removable prosthetic services-denture and partial, bridges, repairs of removable & fixed prosthetic services	50%	50%
Optional Child Orthodontic Coverage Waiting Period - 12 Months	Lifetime maximum	\$1,000	
	Orthodontic coverage for ages 8 to 19	50%	
Annual Deductible	Per person / per family Does not apply to Diagnostic & Preventive Services	\$50 / \$150	
Annual Maximum	Per person / per calendar year	\$1,000 or \$1,500	

OON - Out of Network

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

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

Guidelines for Dental Flex

- A minimum of two employees must enroll.
- Deductible does not apply to diagnostic and preventive services or orthodontic services where applicable.
- A 6-month waiting period applies to simple and complex oral surgery, endodontic and periodontic services. A 12-month waiting period applies to major restorative, prosthetic repairs, prosthetics and orthodontic services. See above for plan details.
- Posterior (back tooth) composite fillings alternate to the amalgam benefit.
- 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.

Need Assistance? Contact Us or Visit Us Online

Contact Delta Dental ConnectSM for Small Business Sales:

- Renewals, plan changes or plan questions
- Summary plan descriptions
- Proposals and sales assistance

1-800-906-5250

DeltaDentalMN.org/agents

deltadentalconnect@deltadentalmn.org

or Phil Gropel: pgropel@deltadentalmn.org

Delta Dental Large Client Sales:

- Large individually rated proposals
- New ASO proposals down to 50 lives enrolled
- Fully insured proposals down to 25 lives enrolled

Brenda Metcalf: bmetcalf@deltadentalmn.org

Cory Erickson: cerickson@deltadentalmn.org

Delta Dental Individual and Family Plans

- Plan descriptions
- Sales assistance

1-866-764-5350

DeltaDentalMN.org/shop

sales@deltadentalmn.org

Client Customer Service

Additional Resources - Enrollment and Billing

- Employee benefits
- Eligibility
- Claims status

7 a.m.–7 p.m. Central

Phone:

Toll Free at 866-318-9449

Eligibility Address

Delta Dental of Minnesota
Attn: Enrollment Department
P.O. Box 30416
Lansing, MI 48909-7916

Eligibility@mydeltadental.com

Corporate Address

Delta Dental of Minnesota
500 Washington Avenue South
Suite 2060
Minneapolis, MN 55415



DeltaDentalMN.org

500 Washington Avenue South
Suite 2060
Minneapolis, MN 55415



Delta Dental of Minnesota
Serving North Dakota

Just A Click Away at DeltaDentalMN.org

Tools to Assist Your Clients

- Product brochures
- Forms
- Answers to frequently asked questions
deltadentalmn.org/frequently-asked-questions

The Delta Dental Difference

- Dental expertise
- Superior service
- Largest networks
- Exceptional savings

¹ The Most Desirable Employee Benefits, *Harvard Business Review*; <https://hbr.org/2017/02/the-most-desirable-employee-benefits>

² US Department of Health and Human Services, Centers of Disease Control and Prevention, *Hours Lost to Planned and Unplanned Dental Visits Among US Adults*, January 11, 2018; https://www.cdc.gov/pcd/issues/2018/17_0225.html

³ Fall 2016 Study-Newsworthy Analysis, Delta Dental Plans Association, 10/30/16

⁴ Top 5 Most Desirable Employee Benefits, *HR Gazette*; <https://hr-gazette.com/top-5-desirable-employee-benefits/>

⁵ Delta Dental Plans Association, 2018

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. © 2021 Delta Dental of Minnesota and its affiliates. All rights reserved. Delta Dental of Minnesota is an authorized licensee of the Delta Dental Plans Association of Oak Brook, Illinois.