



2026 Delta Dental Benefit Options

Delta Dental PPO™
Delta Dental Premier®



University of Minnesota



Delta Dental of Minnesota



University of Minnesota

2026 Delta Dental Benefit Options for Minnesota

- The base plan available to you is determined by your geographic location.
- Twin Cities metropolitan area, Duluth area, and northern/ southern surrounding counties base plan: Delta Dental PPO™
 - Greater Minnesota base plan: Delta Dental Premier®

Delta Dental PPO™ does not offer out-of-network coverage except for emergency situations.

	Delta Dental PPO™ Group #6100	Delta Dental Premier® Group #6090	
	In Network Only Delta Dental PPO™ network dentist only	In Network Delta Dental PPO™ or Delta Dental Premier® network dentist only	Out of Network Dental care provided by non-participating dentist
Diagnostic and Preventive Services Exams, cleanings including periodontal maintenance, X-rays, space maintainers, and fluoride treatment (age 18 and under)	100%	100%	50% of allowed amount
Basic Restorative Care - Emergency treatment for relief of pain - Amalgam restorations (silver fillings) - Composite resin restorations (white fillings)* - Sealants (age 18 and under, once per lifetime)	80% Anterior resin restorations paid at 80%. *Posterior resin restorations (white fillings on back teeth) paid as an amalgam.	80% Anterior resin restorations paid at 80%. Posterior resin restorations (white fillings on back teeth) paid at 80%.	50% of allowed amount Anterior resin restorations paid at 50%. Posterior resin restorations (white fillings on back teeth) paid at 50%.v
Basic Restorative Care - Crowns and Onlays – replacement benefits allowed after 5 years - Occlusal Guards- allowed 1 time per 3 years.	80%	80%	50% of allowed amount
Oral Surgery - Simple Extractions - Complex Surgical Extractions - Other routine oral surgery	80%	80%	50% of allowed amount
Periodontics - Nonsurgical periodontics - Surgical periodontics	80%	80%	50% of allowed amount
Endodontics - Pulpotomies on primary teeth for dependent children - Root canal therapy on permanent teeth	80%	80%	50% of allowed amount
Major Restorative Care - Bridges and Dentures (full and partial) – replacement after 5 years - Implant services and implant crown as alternative to initial bridge - Bridge or denture repair and adjustments	50%	50%	0%
Orthodontics Treatment for the prevention/ correction of malocclusion, available for dependent children up to age 19	80%	80%	50% of allowed amount
Deductible Per person / per family each calendar year (Deductible does not apply to preventive services or orthodontic services)	none	none	\$125 per person
Calendar Year Plan Maximum - Per person	\$2,000	\$2,000	\$2,000
Life Time Ortho Maximum - Per person (child only coverage)	\$2,800	\$2,800	\$2,800
2026 Employees Bi-Weekly Cost (Employee working 75-100% time)		Group #6090	
Employee Only	\$2.38	\$6.88	
Employee & Child(ren)	\$22.73	\$33.35	
Employee & Spouse & Child(ren)	\$26.40	\$38.97	

- Allowed Amount:**
A set amount the Plan agrees to pay for a service or product when provided by a participating in-network provider. When the charges of an out-of-network provider are higher than the allowed amount, the member is generally responsible for the difference.
- OUT-OF-NETWORK PROVIDERS (DELTA DENTAL PREMIER ONLY): REIMBURSEMENT IS BASED OFF 50% OF THE ALLOWED AMOUNT.**
If you use an out-of-network provider, you will receive significantly lower reimbursement amounts for services compared to the reimbursements you would receive from a Delta Dental in-network provider.

It is strongly encouraged that your provider submit a pre-treatment estimate prior to services being received. This will prevent any surprise charges after treatment has been received. If you receive services from an out-of-network provider, you may need to:
 - Pay for services up-front
 - Pay more money for services than you would with an in-network dentist
 - File the dental claim form with Delta Dental
 - Receive reimbursements sent directly to you from Delta Dental

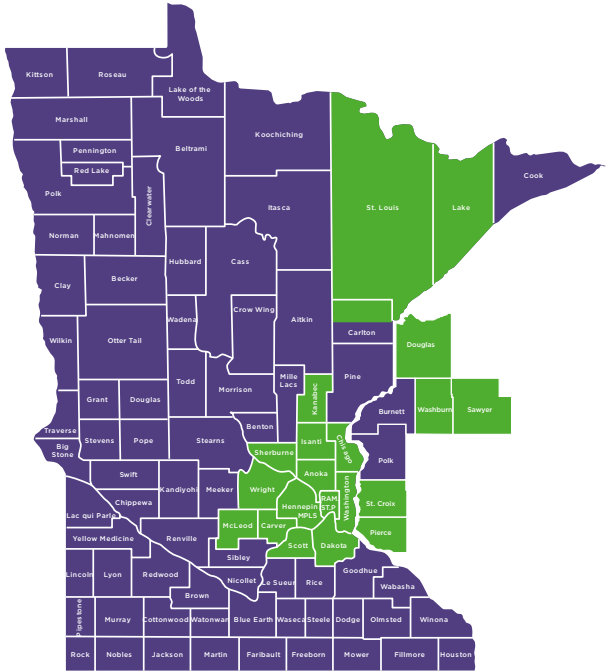
- Find a in-network provider at DeltaDentalMN.org/UofM**

Benefits are paid as a percentage of maximum allowable fee.
*Posterior composite resin restorations (white fillings on back teeth) are paid as an amalgam allowance under the Delta Dental PPO™.
The patient will be balance billed the difference between the white filling cost and allowed amalgam filling cost.
This is a summary of covered benefits only. Please refer to your Summary of Benefits for more detail.

Online Tools for Subscribers

Base Plan Determined by Zone

The base plan available to you is determined by your geographic location.



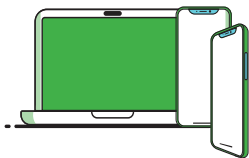
Zone: Twin Cities and Duluth
Metropolitan area and northern/southern surrounding counties and the Duluth area.
Base Plan: Delta Dental PPO™

Zone: Greater Minnesota
Base Plan: Delta Dental Premier®

Digital resources to manage your benefits

Visit us: DeltaDentalMN.org/UofM

At Delta Dental of Minnesota, we’re focused on providing effective digital resources for our members that align with our sustainability initiatives. The Member Portal and mobile app provides 24/7 access to tools for members to self-serve. The Member Portal and mobile app use a single sign on between the platforms, meaning only one username and password are needed for both!



Member Portal and mobile app features:

- Digital ID card
- Find a dentist
- Coverage details
- Claim details
- Cost estimator
- Digital Explanation of Benefits (EOB)
Available exclusively on the Member Portal



Sign up for the Member Portal



Download the mobile app



Find A Dentist

Contact Us

**Delta Dental of Minnesota
Customer Service**

(651) 406-5916 or (800) 553-9536 toll-free

DeltaDentalMN.org/UofM

Seeking care from a Delta Dental in-network dentist will save you the most money because the dentist will not charge you more than our allowable fee. Our Find a Dentist tool helps you find a dentist that fits your preferences and accessibility. You can also verify your current dentist’s network participation.

Visit our website at DeltaDentalMN.org/UofM and select “Find a Dentist” or call Customer Service at (651) 406-5916 or (800) 553-9536 toll-free.