Orthodontic Discount Program

Orthodontic Discount Program providers agree to set discounted fees, providing members with savings off the orthodontist’s usual fee. Members know their total out-of-pocket cost prior to treatment, so there are no surprises.

Members must see an orthodontist who participates in our Twin Cities-based Orthodontic Discount Program Network. For a list of our network orthodontists, contact your broker or Delta Dental sales representative, or check our website at DeltaDentalMN.org.

The Orthodontic Discount Program covers both adults and children and is available to all eligible employees and dependents who have not already started orthodontic treatment. Plan members must remain enrolled in the program during their entire course of treatment.

This is a sample of the saving you can expect.

<table>
<thead>
<tr>
<th>Voluntary Program</th>
<th>Comprehensive Treatment</th>
<th>Employee only</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Expected average cost for orthodontic comprehensive treatment</td>
<td>$6,150.00</td>
<td>$6,150.00 Employee Child</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>$6,150.00</td>
<td>$12,300.00</td>
</tr>
<tr>
<td></td>
<td>Delta Dental Orthodontic Discount Fee</td>
<td>$4,740.00</td>
<td>$9,480.00</td>
</tr>
<tr>
<td></td>
<td>Monthly membership fee for 24 months</td>
<td>$168.00</td>
<td>$264.00</td>
</tr>
<tr>
<td></td>
<td>Employee only - $7.00 per month for 24 months</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>Employee +1 - $9.50 per month for 24 months</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Em Family - $11.00 per month for 24 months</td>
<td>($7.00 x 24 months)</td>
<td>($11.00 x 24 months)</td>
</tr>
<tr>
<td></td>
<td>Delta Dental Orthodontic Discount Program</td>
<td>$4,740.00+</td>
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<td>$168.00</td>
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<td></td>
<td>Total</td>
<td>$4,908.00</td>
<td>$9,744.00</td>
</tr>
<tr>
<td></td>
<td>Typical Cost Total</td>
<td>$6,150.00</td>
<td>$12,300.00</td>
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<td></td>
<td>SAVINGS</td>
<td>$1,242.00</td>
<td>$2,556.00</td>
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<table>
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<tr>
<th>Group Plan</th>
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<td></td>
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</tr>
<tr>
<td></td>
<td>Monthly membership fee for 24 months</td>
<td>$72.00 ($3.00 x 24 months)</td>
<td>$168.00 ($7.00 x 24 months)</td>
</tr>
<tr>
<td></td>
<td>Employee only - $3.00 per month for 24 months</td>
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<td>$1,338.00</td>
<td>$2,652.00</td>
</tr>
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</table>

Members are covered for up to 30 consecutive months of active orthodontic treatment and 12 months of follow-up visits after the orthodontic appliances are removed. This plan covers orthodontic X-rays, active orthodontic treatment, appliances, and one set of retainers.

As with all our dental programs, members of our Orthodontic Discount Program receive world-class service. We know you’ll find our Orthodontic Discount Program an affordable, desirable addition to your current dental program.

For more information contact Delta Dental Connect℠ at 1-800-906-5250
Delta Dental of Minnesota’s exclusive Orthodontic Discount Program expands benefit choices for small and mid-size employer groups not eligible for our traditional orthodontic package. Members receive orthodontic care from credentialed network providers at a guaranteed discounted fee.

Q. Who is eligible to participate?
A. Small to mid-size employer groups enrolled in a new or existing Delta Dental plan that does not include orthodontic coverage may participate. Employers may sponsor the program as a voluntary or group plan and pay for all or some of the costs.

Q. What is the difference between a group and voluntary plan?
A. A group plan is purchased by employers on behalf of all eligible employees. Therefore, all employees and dependents receive the network discount for covered orthodontic treatment. With a voluntary plan, employees choose whether or not to enroll. Therefore, only those employees and their families enrolled in the program are eligible to receive benefits.

Q. Is there a cost to the employer to add this program to their existing Delta Dental plan?
A. Yes, a monthly program membership fee is charged to the employer group. The fee is added to Delta Dental’s monthly billing statement. Employers decide if they or their employees will pay for all or most of this fee. Through payroll deduction, the employer administers any employee contribution for this monthly membership fee.

Q. What is the difference in cost between the group and voluntary plans?
A. The monthly membership fee for the group plan is 40-60% less than the voluntary plan because employer sponsorship increases membership and spreads the cost over more employees.

The monthly membership fee for both plans have tiered rates for employee, employee + 1, and employee + 2/family, which are guaranteed for 12 months from the time of purchase. Members’ tier selection must match their current plan. For example, if they’re currently signed up for employee-only dental coverage, then they may only sign up for employee-only orthodontic discount coverage.

Q. Can those who have already started orthodontic treatment enroll in this program?
A. No, they are not eligible.

Q. What if a member already has orthodontic coverage or participates in a different orthodontic plan?
A. The discounted fee schedule offered by this plan may coordinate with other traditional orthodontic benefit programs if both plans are accepted by the orthodontic provider.

Q. Exactly how does the Orthodontic Discount Program work?
A. Members may seek treatment from any orthodontist in the provider network. Each family member may choose to see a different provider. Members must let the provider know that they are eligible for the Orthodontic Discount Program when they make their initial appointment. The orthodontist and member will then meet to determine the necessary treatment. Members should bring their Delta Dental ID card to their appointments.

Q. What is covered?
A. Members are eligible for 30 consecutive months of active orthodontic treatment and 12 months of retention treatment. The maximum fee listed in the Schedule of Benefits is the total out-of-pocket expense per patient for covered services. The fee is guaranteed for the length of treatment up to 30 months from the time treatment begins and orthodontic bands are placed. Covered treatment includes X-rays, diagnostic records, active treatment and appliances, one set of retainers, and up to 12 months of follow-up care once appliances are removed.
Orthodontic Discount Program

Questions and Answers for Brokers and Group Administrators

Q. Are there plan exclusions and limitations?
A. Yes, please see the Schedule of Benefits for details.

Q. Do members submit their own claims?
A. There are no claims to submit. The orthodontic office will determine the treatment needed and coordinate a payment plan with the member according to the discounted fees listed in the Schedule of Benefits.

Q. Does this plan cover adult orthodontia?
A. Yes. Employees and spouses can enroll, as well as their eligible dependents are covered to the age of 26, based upon their election for coverage at enrollment.

Q. How large is the network, and where are participating dentists located?
A. Members have a choice of more than 20 orthodontic offices in the following Twin Cities counties: Anoka, Carver, Dakota, Hennepin, Ramsey, Sherburne, Washington, and Wright, in addition to St. Croix County, Wisconsin.

Q. When can a member join the plan?
A. Employees enrolled in an employer-sponsored (group) plan will be able to enroll during subsequent open enrollments. Employees enrolled in an employee paid (voluntary) plan may enroll anytime prior to treatment.

Q. When does coverage become effective?
A. The effective date of coverage is established between the employer and Delta Dental of Minnesota based upon the date of purchase. Upon enrollment, members receive a list of participating providers and a schedule of benefits, highlighting covered services.

Q. How long does it typically take to complete orthodontic treatment?
A. Average treatment time is about 24 months, with adult treatment often taking a little longer than that of children. Duration of treatment depends on the extent of the treatment required; the health of the teeth, gums, and bone; and how diligent the patient is in following the orthodontist’s care plan.

Q. Is continuous enrollment in the program required while receiving orthodontic treatment?
A. Yes, the discounted fee schedule will apply to orthodontic services rendered while the member is enrolled in the program. If membership is terminated or an employee is no longer eligible, orthodontic treatment will be prorated based on the usual fee charged by the orthodontic office.

Q. Do members always get a discount for orthodontic services listed in the Schedule of Benefits?
A. Yes, the comprehensive treatment case fee reflects an average 20% discount. Interceptive and limited orthodontic services receive a minimum discount of 15%, as members pay 85% of the quoted fee up to the maximum fee listed in the Schedule of Benefits.

For exact benefits and current rates or for more information, give us a call.

Delta Dental Connect℠
1-800-906-5250

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

DeltaDentalMN.org
Orthodontic Services: Treatment necessary for the prevention and correction of malocclusion of the teeth and associated dental and facial disharmonies.

Orthodontic treatment using standard orthodontic techniques and appliances are covered for eligible enrollees when provided by an orthodontist participating in the Delta Dental Orthodontic Discount Program. The orthodontic Discount Program is available to enrolled members and dependents.

Eligible enrollees are entitled to receive orthodontic treatment for a maximum payment of the fees listed below. These fees include orthodontic diagnostic records, active orthodontic treatment and appliances, one (1) set of retainers and up to twelve (12) months of follow-up visits after the active appliances are removed.

Limited Orthodontic Treatment – Not full treatment cases. Usually done for minor tooth movement.

Interceptive Orthodontic Treatment – A limited treatment phase used to prevent or assist in the severity of future treatment.

Comprehensive (Complete) Orthodontic Treatment – Full treatment includes all records, appliances and visits.

<table>
<thead>
<tr>
<th>Treatment Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Limited treatment, up to age 19</td>
<td>Lesser of $2,830 or 85% if quoted fee</td>
</tr>
<tr>
<td>Limited treatment, age 19 and over</td>
<td>Lesser of $3,625 or 85% if quoted fee</td>
</tr>
<tr>
<td>Interceptive treatment</td>
<td>Lesser of $2,400 or 85% if quoted fee</td>
</tr>
<tr>
<td>Comprehensive treatment</td>
<td>$4,740</td>
</tr>
</tbody>
</table>

Services not listed above will be charged the usual and customary fee.

Exclusions from Orthodontic Fee Schedule:
1. Orthodontic treatment for cosmetic purposes alone, the alteration of vertical face height, or treatment of temporomandibular joint dysfunction (TMD).
2. Orthognathics: When a combination of orthodontics and jaw surgery is required there is an additional cost for special orthodontic services.
3. Additional costs due to frequently missed appointments.
4. Cost for lost or broken appliances and retainers.
5. Changes in treatment plan or additional services necessitated by an accident or trauma.
6. Treatment that extends beyond thirty (30) consecutive months of active orthodontics, and beyond twelve (12) months of retention therapy.
7. Personalized special appliances such as “clear” or “invisible” braces, colored brackets, Invisalign System and similar special braces.
8. Services that are performed by a dentist or orthodontic provider that is not participating in the Delta Dental Orthodontic Discount Program.
9. Orthodontic services in process.
10. Any orthodontic service rendered after an enrollee becomes ineligible due to dependent age, change in employment, or any other change in eligibility. The reduced fee schedule will apply only for the portion of treatment rendered while eligible, based on the Orthodontic Pro-ration Schedule.
11. This fee schedule may not be used in conjunction with other discounts, fee schedule plans or HMO plans.
Anoka
Riverdale Family Orthodontics
3507 Round Lake Blvd
Ste. 900
Anoka, MN 55303
(763) 323-7677
Dr. Joseph Hicken

Apple Valley
Orthodontic Care Specialists, L
14605 Glazier Ave.
Apple Valley, MN 55124
(952) 432-2682
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Dr. Heather Carr
Dr. Mark Kauppi
Dr. Christopher Hipp
Dr. Isaac Liu
Dr. Timothy Montgomery
Dr. James Cutcliffe III

Blaine
Orthodontic Care Specialists, L
11806 Aberdeen St NE.
Ste. 260
Blaine, MN 55449
(763) 757-2550
Dr. Elliot Saperstein
Dr. Estee Wang
Dr. Heather Carr
Dr. Isaac Liu

Brooklyn Center
Orthodontic Care Specialists, L
6437 Brooklyn Blvd.
Brooklyn Center, MN 55429
(763) 535-6010
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Dr. Heather Carr
Dr. Mark Kauppi
Dr. Isaac Liu
Dr. James Cutcliffe III

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Coon Rapids, MN 55433
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Dr. Mark Kauppi
Dr. Isaac Liu

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Eden Prairie, MN 55346
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Dr. Heather Carr
Dr. Timothy Montgomery

Farmington
Orthodontic Care Specialists, L
310 Division St.
Farmington, MN 55024
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Dr. Heather Carr

Lake Elmo
Orthodontic Care Specialists Lt
8980 Hudson Blvd N.
Ste. 105
Lake Elmo, MN 55042
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Dr. Heather Carr

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Metro Dentalcare Maple Grove
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Maple Grove, MN 55369
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Dr. Joseph Hicken

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13784 83rd Way N.
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Dr. Heather Carr
Dr. Mark Kauppi

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3455 Plymouth Blvd.
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Plymouth, MN 55447
(763) 551-8911
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Dr. Heather Carr
Dr. Mark Kauppi
Dr. Timothy Montgomery
Dr. James Cutcliffe III

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4670 Park Nicollet Ave SE.
Prior Lake, MN 55372
(952) 432-4941
Dr. Estee Wang Richfield

Rosemount
Orthodontic Care Specialists, L
14455 S. Robert Trl.
Rosemount, MN 55068
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Dr. Estee Wang
Dr. Heather Carr

Saint Louis Park
Orthodontic Care Specialists, L
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Saint Louis Park, MN 55416
(952) 920-1373
Dr. Estee Wang
Dr. Heather Carr
Dr. Mark Kauppi
Dr. James Cutcliffe III

Shakopee
Orthodontic Care Specialists, L
1275 Ramsey St.
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Shakopee, MN 55379
(952) 746-8996
Dr. Estee Wang
Dr. Heather Carr
Dr. Timothy Montgomery

White Bear Lake
Orthodontic Care Specialists, L
4886 Highway 61 N.
Ste. 101
White Bear Lake, MN 55110
(651) 762-9543
Dr. Estee Wang
Dr. Heather Carr
Dr. Christopher Hipp

* The doctors listed under Orthodontic Care Specialists, Ltd. (OCS, Ltd.) may see patients in any of the OCS, Ltd. Locations except the Hudson, WI location. Only Dr. Ross and Dr. Gersmeyer are licensed to see patients in Wisconsin.