

MEDICA Client #133366		STANDARD PLAN		PLUS PLAN	
Plan Benefit Highlights		Delta Dental PPO™	Delta Dental Premier® and Non-participating Dentists*	Delta Dental PPO™	Delta Dental Premier® and Non-participating Dentists*
Calendar Year Plan Maximum Per person		\$1,500	\$1,000	\$2,000	\$1,500
Lifetime Ortho Maximum Per eligible covered person		\$0	\$0	\$2,000	\$1,500
Deductible Per person / per family per calendar year <i>No deductible for diagnostic and preventive services or orthodontics</i>		\$25 per person \$75 per family	\$50 per person \$150 per family	\$25 per person \$75 per family	\$50 per person \$150 per family
Eligible Dependents		Spouse, Domestic Partner and Dependent children up to age 26			
Covered Services		Dental Benefit Plan Coverage			
Diagnostic & Preventive Services Exams, Cleanings, X-rays, Fluoride treatments, Space maintainers, sealants,		100%	100%	100%	100%
Basic Services Fillings (amalgam and Composite)		80%	80%	100%	80%
Endodontics Root canal therapy, pulpal treatment		70%	50%	80%	80%
Periodontics Surgical/Nonsurgical periodontics		70%	50%	80%	80%
Oral Surgery (simple/complex) Surgical/Nonsurgical extractions		70%	50%	80%	80%
Major Restorative Crowns, crown repair		50%	50%	70%	50%
Prosthetic Repairs and Adjustments Denture adjustments and repairs, bridge repair		50%	50%	80%	50%
Prosthetics Dentures (full and partial), bridges, implants		50%	50%	50%	50%
Orthodontics <i>Available for dependent children only, ages 8-18</i>		Not Covered	Not Covered	50%	50%

Delta Dental PPO™ gives you the lowest out-of-pocket costs. Participating dentists in this network agree to accept lower fees for procedures, providing larger discounts that result in savings for you. **Delta Dental Premier®** is the largest dentist network in the country; these dentists have agreed to accept Delta Dental's pre-negotiated fees for dental procedures, however they aren't as low as the Delta Dental PPO™ network.

Seeing an out-of-network dentist is always an option. However, by utilizing one, you will be missing out on the discounts available to you.

Premium Rates Per Pay Period			
	Employee Cost		Employer Cost
	Standard Plan	Plus Plan	
Employee only	\$2.97	\$8.53	\$11.86
Employee +1	\$5.46	\$15.74	\$21.82
Employee + Child(ren)	\$7.56	\$30.13	\$30.25
Family	\$10.05	\$37.35	\$40.20

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.

*Dentists who have signed a participating network agreement with Delta Dental have agreed to accept the maximum allowable fee as payment in full. Non-participating dentists have not signed an agreement and are not obligated to limit the amount they charge; the member is responsible for paying any difference to the non-participating dentists.



Make the Most of Your Benefits

Thank you for choosing Delta Dental of Minnesota as your partner in oral health. Dental insurance is designed to pay a portion of the costs associated with your dental care. Having dental insurance is essential to keeping your mouth healthy by providing access to preventative care, such as cleanings and X-rays, and helps cover extensive dental procedures such as crowns and fillings.

Online Tools for Members: www.DeltaDentalMN.org



Save Money, Go In Network:

Search for a participating dentist or specialist, clinic or location. By seeking care from a Delta Dental network dentist, you will save the most money because the dentist is not allowed to bill you more than our allowable charge.



Dental Insurance 101:

Robust member tools including commonly defined insurance terms, videos and frequently asked questions.



Oral Health Resources:

Access dental and health information including a section dedicated to kids' oral health.



Cost Estimator:

Use our cost estimator to find out what a dental procedure will cost, or you can always request a pre-treatment estimate from your dentist.



Prefer to Speak to Someone?

Call our national customer service

Toll Free: 1-800-448-3815

Local: 651-406-5901

Monday-Friday: 7 a.m.-7p.m. central

Tools Available in the Secure Member Portal



Coverage Summary:

Review your dental plan information including eligibility, waiting periods, plan maximums and frequency limitations.



Claims Inquiry:

View claim status, procedure details, dates of service and applied deductibles.

View your explanation of benefits (EOB) online.

Check out our new feature to opt-out of the paper delivery of your EOB.



Print ID Cards:

Print a digital or replacement ID card.

Secure Member Portal Registration

1. On DeltaDentalMN.org, go to the member page and click "Access My Secure Portal"
2. Select the Employer Plan option click "Log In Here" and follow the steps to register.
3. Remember your username and password because you will need them each time you log in.

Learn more about how your oral health connects to your overall health at:
DeltaDentalMN.org

Delta Dental of Minnesota is an authorized licensee of the Delta Dental Plans Association of Oak Brook, Illinois