

Dental

	LOW PLAN	HIGH PLAN
Calendar Year Deductible (per person / per family)	\$50 / \$150	\$25 / \$75
Calendar Year Benefit Maximum (per person)	\$1,000	\$2,000
Lifetime Orthodontic Maximum (per person)	\$1,500	\$2,000
Eligible Dependents	Spouse and dependent children up to age 26	
Covered Services	Dental Benefit Plan Coverage	
Diagnostic & Preventive Services Exams (2 per calendar year) Cleanings (2 per calendar year; includes periodontal cleanings) X-Rays (bitewings, periapical, occlusal, full mouth) Fluoride Treatments (1 per calendar year through age 18) Space maintainers (once per lifetime per tooth through age 16) Sealants (covered through age 15 on 1st and 2nd molars, once per lifetime per tooth)	100%	100%
Basic Services Emergency treatment for relief of pain Amalgam restorations (silver fillings — 1 per 24 months) Composite resin restorations (white fillings — 1 per 24 months)	80% after deductible	90% after deductible
Endodontics Root canal therapy on permanent teeth Pulpotomies on primary teeth for dependent children	80% after deductible	90% after deductible
Periodontics Surgical/Nonsurgical periodontics	80% after deductible	90% after deductible
Oral Surgery Surgical/Nonsurgical extractions All other covered oral surgery	80% after deductible	90% after deductible
Major Resorative Crowns and Crown repair Gold Foil Restorations Inlays/Onlays Occlusal Guards (once every five years)	50% after deductible	50% after deductible
Prosthetics Dentures (full and partial) Denture adjustments and repairs Bridges Standard Implant coverage	50% after deductible	50% after deductible
Orthodontic Services Treatment for the prevention/correction of malocclusion Available for adults and dependent children—all ages	50%	50%

- You have the choice of two plans with Delta Dental Plan: **High Plan** and **Low Plan**.
- To find a Delta Dental PPO network dentist, go to deltadentalmn.org/find-a-dentist.
- If you receive care from a **Delta Dental PPO or Premier** network dentist, you'll have lower out-of-pocket costs because they charge reduced fees and won't bill you for more than your deductible or coinsurance.
- You can receive care from a non-network provider, but you'll pay more out-of-pocket. That's because non-network providers don't have to accept the discounted fees that network dentists have agreed to.
- For more information on the dental networks and how your out-of-pocket cost are impacted by your selection of dentist, go to deltadentalmn.org/delta-dental-101.
- For coverage details, visit the [MMA UMW Employee Benefits Website](#).



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:

Preventive care is critical. Access dental and health information, through the ages 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.



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.-7 P.M. (CST)



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.



Request ID Cards:

Order duplicate or replacement ID cards.

Registration

1. On www.DeltaDentalMN.org, go to the member page and click "Create Account."
2. Read the Privacy Notice, click "Continue" and follow the steps to register.
3. Remember your user name and password because you will need them each time you log in to your account.

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

DeltaDentalMN.org

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