

Delta Dental of Minnesota

# **Eden Prairie Schools #272**

## Group #001124

Plan Benefit Highlights			
Network(s)	Delta Dental PPO™	Delta Dental Premier®	Non-Participating*
Calendar Year Plan Maximum Per person	\$1,250	\$1,250	\$1,250
<b>Lifetime Ortho Maximum</b> Per eligible covered dependent child	\$1,250	\$1,250	\$1,250
Deductible Per person / per family per calendar year No deductible for diagnostic and preventive services or orthodontics	\$25/person \$75/family	\$25/person \$75/family	\$25/person \$75/family
Lifetime TMJ Benefit	\$500	\$500	\$500
Eligible Dependents	Spouse Dependent children up to age 26		
Covered Services	Dental Benefit Plan Coverage		
Diagnostic & Preventive Services  Exams Cleanings X-rays Fluoride treatments Sealants Space maintainers Emergency treatment for relief of pain	100%	100%	100%
Basic Services Amalgam restorations (silver fillings) Composite resin restorations (white fillings) on anterior (front) teeth	90%	90%	90%
Endodontics Root canal therapy on permanent teeth Pulpotomies on primary teeth for dependent children	90%	90%	90%
Periodontics Surgical/Nonsurgical periodontics	90%	90%	90%
Oral Surgery Surgical/ Nonsurgical extractions All other covered oral surgery	90%	90%	90%
Major Restorative Crowns Composite resin restorations (white fillings) on posterior (back) teeth	90%	90%	90%
Prosthetic Repairs and Adjustments  Denture adjustments and repairs  Bridge repair	50%	50%	50%
Prosthetics Dentures (full and partial) Bridges	50%	50%	50%
Temporomandibular Joint Disorder (TMJ)	50%	50%	50%
Orthodontics Treatment for the prevention/correction of malocclusion Available for dependent children only, ages 8 through 18	50%	50%	50%

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.

<sup>\*</sup>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

- 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 heath connects to your overall health at:





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