

Delta Dental of Minnesota

# **Osseo School District #279**

### Client #000402

Plan Benefit Highlights			
Network(s)	Delta Dental PPO™	Delta Dental Premier®	Non-Participating*
Plan Year Plan Maximum Per person	\$1,200	\$1,200	\$1,200
Lifetime Ortho Maximum Per eligible covered person	\$750	\$750	\$750
Deductible Per person / per family per plan year No deductible for diagnostic and preventive services or orthodontics	\$25/person \$75/family	\$25/person \$75/family	\$25/person \$75/family
Eligible Dependents	Spouse Dependent children up to age 26		
Covered Services	Dental Benefit Plan Coverage		
Diagnostic & Preventive Services  Exams and Cleanings (twice per plan year, July 1 – June 30)  X-rays Fluoride treatments Space maintainers	100%	100%	100%
Basic Services Sealants Emergency treatment for relief of pain Amalgam restorations (silver fillings) Composite resin restorations (white fillings) on anterior (front) teeth	80%	80%	80%
Endodontics Root canal therapy on permanent teeth Pulpotomies on primary teeth for dependent children	80%	80%	80%
Periodontics Surgical/Nonsurgical periodontics	80%	80%	80%
Oral Surgery Surgical/Nonsurgical extractions All other covered oral surgery	80%	80%	80%
Major Restorative Crowns Composite resin restorations (white fillings) on posterior (back) teeth	80%	80%	80%
Prosthetic Repairs and Adjustments  Denture adjustments and repairs  Bridge repair	80%	80%	80%
Prosthetics Dentures (full and partial) Bridges	80%	80%	80%
Orthodontics Treatment for the prevention/ correction of malocclusion Available for dependent children only, ages 8 to age 19 This is a summary of benefits only and does not guarantee coverage. For a complete list of cov	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:**

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 Minnesota customer service

Toll Free: 1-800-553-9536 Local: 651-406-5916

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 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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