

# Mankato ISD #77

## Group #647 – Voluntary Plan

Plan Benefit Highlights			
Network(s)	Delta Dental PPO <sup>SM</sup>	Delta Dental Premier <sup>®</sup>	Non-Participating*
<b>Calendar Year Plan Maximum</b> Per person	\$1,000	\$1,000	\$1,000
<b>Deductible</b> Per person / per family per calendar year <i>No deductible for diagnostic and preventive services</i>	\$50/person \$150/family	\$50/person \$150/family	\$50/person \$150/family
<b>Eligible Dependents</b>	Spouse and dependent children up to age 26		
Covered Services	Dental Benefit Plan Coverage		
<b>Diagnostic &amp; Preventive Services</b> Exams Cleanings X-rays Fluoride treatments	100%	80%	80%
<b>Basic Services</b> Sealants Space maintainers Emergency treatment for relief of pain Amalgam restorations (silver fillings) Composite resin restorations (white fillings) on anterior (front) teeth. Composite resin restorations (white fillings) on posterior (back) teeth will pay at the amalgam allowance	80%	50%	50%
<b>Endodontics +</b> Root canal therapy on permanent teeth Pulpotomies on primary teeth for dependent children	50%	50%	50%
<b>Periodontics +</b> Surgical/Nonsurgical periodontics	50%	50%	50%
<b>Oral Surgery +</b> Surgical/Nonsurgical extractions All other covered oral surgery	50%	50%	50%
<b>Major Restorative ++</b> Crowns Crown repair	50%	50%	50%
<b>Prosthetic Repairs and Adjustments ++</b> Denture adjustments and repairs Bridge repair	50%	50%	50%
<b>Prosthetics ++</b> Dentures (full and partial) Bridges	50%	50%	50%

+ 6 month waiting period applies  
++ 12 month waiting period applies

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.

**Monthly Cost:**

Employee Only = \$34.32

Employee + 1 = \$70.42

Family = \$113.20

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 preventive 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](http://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:

Compare costs for top oral health procedures.



### Prefer to Speak to Someone Contact customer service

**Toll Free:** 1-800-553-9536

**Local:** 651-406-5916

**Monday –Friday:** 7am-7pm C.S.T.



### 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](http://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.

Visit Our Website  
[DeltaDentalMN.org](http://DeltaDentalMN.org)

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