

A Snapshot of Your Coverage*

Welcome to Delta Dental of Minnesota!

We're pleased to be your partner in maintaining your overall wellness through oral health.

The Delta Dental PPOSM and Delta Dental Premier[®] networks work together to provide the greatest access to providers and help control your costs when you visit a network dentist.

At Delta Dental, our mission is for you and your family to have better health through oral health. We encourage you to get recommended preventive care and use our tools to make the most of your dental benefits.

ONLINE

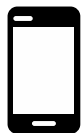


Learn more about your dental plan by accessing Member Resources at

www.deltadentalmn.org:

- Check eligibility status
- Review benefits (If available)
- Find a participating dentist
- Claim status and history
- Order ID cards
- Print forms
- Oral Health Information
- International emergency dental program
- Questions and Answers

CALL US



Prefer to speak with a Delta Dental Customer Service Representative? Call us toll-free at **(800) 448-3815**.

Service & Description	Delta Dental PPO	Delta Dental Premier	Non-Participating
Diagnostics & Preventive Services Exams and cleanings, x-rays, fluoride treatments, space maintainers, sealants, emergency treatment for relief of pain	100%	100%	100% of maximum allowable fee**
Basic Services Amalgam restorations (silver fillings) and composite resin restorations (white fillings) on anterior (front) teeth and posterior (back) teeth	80%	80%	80% of maximum allowable fee**
Endodontics Pulpotomies on primary teeth for dependent children, root canal therapy on permanent teeth	80%	80%	80% of maximum allowable fee**
Periodontics Surgical/Nonsurgical periodontics	80%	80%	80% of maximum allowable fee**
Oral Surgery Surgical/Nonsurgical extractions, all other oral surgery	80%	80%	80% of maximum allowable fee**
Major Restorative Crowns, inlays and onlays	60%	60%	60% of maximum allowable fee**
Prosthetic Repairs and Adjustments Denture adjustments and repairs, bridge repair	60%	60%	60% of maximum allowable fee**
Prosthetics Dentures (full and partial), bridges, implants	60%	60%	60% of maximum allowable fee**
Orthodontics Treatment for the prevention/correction of malocclusion, available for dependent children to age 19	50%	50%	50% of maximum allowable fee**
Deductible Per person/per family (calendar year). No deductible for diagnostic and preventive services or orthodontics	\$100 / \$300	\$100 / \$300	\$100 / \$300
Calendar Year Plan Maximum Per person	\$1,500	\$1,500	\$1,500
Lifetime Ortho Maximum Per eligible dependent child	\$1,500	\$1,500	\$1,500
Eligible Dependents	Spouse and dependent children up to age 26		

A Snapshot of Your Coverage Continued

*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 amount 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.

Delta Dental PPOSM and Delta Dental Premier[®]

Frequently Asked Questions:

May I go to any dentist?

You have the freedom to see any dentist. However, dentists who participate in our Delta Dental PPO or Delta Dental Premier networks have agreed not to charge more than our maximum allowable amount. This can result in lower out-of-pocket costs. Choosing a dentist in the Delta Dental PPO network may save you even more money. As an added convenience, you never have to file a claim when you use a participating dentist—the dentist files the claim for you.

How do I find a participating dentist?

4 out of 5 dentists nationally are Delta Dental network dentists, so finding a participating dentist is easy! 3 simple ways to find a dentist:

- Visit www.deltadentalmn.org
- Call Customer Service locally at (651) 406-5901 or toll-free at (800) 448-3815
- Ask your dentist if they are a Delta Dental Network provider

What happens if I visit an out-of-network dentist?

If dental services are received from an out-of-network dentist, you will be responsible for paying the difference between our maximum allowable amount and what the dentist charges. You may be responsible for submitting your own claim. The address to submit claims is on the back of your Delta Dental ID card. In addition, reimbursement for covered services will be paid directly to you.

What if I have an emergency outside the U.S.?

Delta Dental automatically includes international emergency coverage in many countries throughout Europe, Africa, South America and Asia. Detailed information on this program can be found at www.deltadentalmn.org, under the 'Subscribers and Members' tab.

How do I find out if my claim was paid?

You can use our online claims inquiry tool to see your claims in detail by going to www.deltadentalmn.org. You may also call Customer Service at (651) 406-5901 or toll-free at (800) 448-3815 to obtain claims status and payment information.

How is dental work-in-progress handled?

For services started prior to your effective date under the Delta Dental plan, payment of the claim is based on the service completion date.

How do I know how much I'll be responsible for?

Request your dentist submit a pre-treatment estimate to Delta Dental of Minnesota for determination of benefits and financial responsibility prior to the service. A Pretreatment Estimate of Benefits statement will be sent to you and your dentist.

Still have questions?

Be sure to go to www.deltadentalmn.org under the 'Subscribers and Members' tab for additional Frequently Asked Questions.

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THE POWER OF SMILE[®]