Minnesota Nurses Association Retiree Plan

Group #100015

Plan Benefit Highlights			
Network(s)	Delta Dental PPO™	Delta Dental Premier®	Non-Participating*
Calendar Year Plan Maximum Per person	$1,500	$1,500	$1,500
Deductible Per person / per family per calendar year *No deductible for diagnostic and preventive services*	$50/person $150/family	$50/person $150/family	$50/person $150/family
Eligible Dependents	Spouse, domestic partner and dependent children up to age 26		
Covered Services	**Dental Benefit Plan Coverage**		
Diagnostic & Preventive Services Exams Cleanings 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 Composite resin restorations (white fillings) on posterior (back) teeth shall be limited to the allowances for amalgam fillings	80%	80%	80%
Endodontics Root canal therapy on permanent teeth Pulpotomies on primary teeth for dependent children	50%	50%	50%
Periodontics Surgical/Nonsurgical periodontics	50%	50%	50%
Oral Surgery Surgical/Nonsurgical extractions All other covered oral surgery	50%	50%	50%
Major Restorative Crowns and Crown repair	50%	50%	50%
Prosthetic Repairs and Adjustments Denture adjustments and repairs	50%	50%	50%
Prosthetics Dentures (full and partial) Bridges	50%	50%	50%

Rate Information	
	Rates
Employee	$38.50
Family	$126.60

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.

DELTA DENTAL®

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 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:
DeltaDentalMN.org

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