**る DELTA DENTAL®** 

DELTA DENTAL OF MINNESOTA

## **State Dental Plan**

Group #216

### State of Minnesota Employees & Retirees

## Welcome to Delta Dental of Minnesota!

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

The State Dental Plan network provides the greatest access to providers and helps 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/segip:

- Check eligibility status
- Review benefits
- 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 tollfree at **(800) 553-9536**.

Service & Description*	State Dental Plan	Non-Participating**
<b>Diagnostics &amp; Preventive Services</b> Exams and cleanings, x-rays, fluoride treatments, space maintainers	100%	50% of maximum allowable fee**
Basic Services Emergency treatment for relief of pain, sealants, amalgam restorations (silver fillings) and composite resin restorations (white fillings) on anterior (front) teeth.	80%	50% of maximum allowable fee**
Endodontics Pulpotomies on primary teeth for dependent children, root canal therapy on permanent teeth	80%	50% of maximum allowable fee**
Periodontics Surgical/Nonsurgical periodontics	80%	50% of maximum allowable fee**
Oral Surgery Surgical/Nonsurgical extractions, all other oral surgery	80%	50% of maximum allowable fee**
Major Restorative Crowns and composite resin restorations (white fillings) on posterior (back) teeth	80%	50% of maximum allowable fee**
Prosthetic Repairs and Adjustments Denture adjustments and repairs, bridge repair	50%	50% of maximum allowable fee**
Prosthetics Dentures (full and partial), bridges	50%	50% of maximum allowable fee**
Orthodontics Treatment for the prevention/ correction of malocclusion, available for dependent children only (ages 8 through age 18)	50%	50% of maximum allowable fee**
<b>Deductible</b> Per person/per family (calendar year). No deductible for diagnostic and preventive services or orthodontics	\$50/\$150	\$125
Calendar Year Plan Maximum Per person	\$1,500	
Lifetime Ortho Maximum Per eligible child	\$2,400	

\* 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 State Dental Plan Certificate of Coverage.

\*\* 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. While you are free to visit any dentist, we encourage you to visit a State Dental Plan dentist to receive the higher level of benefits and to avoid additional out-of-pocket costs.

# State Dental Plan #216

## **Frequently Asked Questions:**

#### May I go to any dentist?

You have the freedom to see any dentist – there are no requirements for you to pre-select a dentist and no referral authorizations are ever needed.

However, through a unique contractual agreement, Delta Dental also maintains a network of **State Dental Plan** dentists that includes about 2,300 licensed dentists, practicing at over 3,800 locations.

Dentists who participate in the State Dental Plan network have agreed not to charge more than the maximum allowable amount. This can result in lower out-of-pocket costs. As an added convenience, you never have to file a claim when you use a State Dental Plan dentist—the dentist files the claim for you.

#### How do I find a State Dental Plan dentist?

Finding a State Dental Plan dentist is easy! 3 simple ways to find a dentist:

- Visit www.deltadentalmn.org
- Call Customer Service locally at (651) 406-5916 or toll-free at (800) 553-9536
- Ask your dentist if they are a State Dental Plan provider

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

If dental services are received from an out-of-network dentist, your out-of-pocket cost will be greater and you will be responsible for paying the difference between the 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.

#### 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 <u>www.deltadentalmn.org/segip</u>. You may also call Customer Service at (651) 406-5916 or toll-free at (800) 553-9536 to obtain claims status and payment information.

#### How is dental work-in-progress handled?

For services started prior to your effective date under the State 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 <u>www.deltadentalmn.org/segip</u> under the 'Manage Your Account' tab for additional Frequently Asked Questions.

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