



DELTA DENTAL OF MINNESOTA



## Important Announcement Regarding Payment to Out-of-Network Dentists

Delta Dental is pleased to be your partner in maintaining great oral health. Our goal is to give you and your family maximum flexibility, network savings and an unparalleled commitment to service to help you maintain healthy, happy smiles all year round.

### You always have the option to see a non-participating dentist.

You have the freedom to see any dentist. However, **Delta Dental pays only participating dentists directly, so all out of network claims will be paid to you directly.**

All of the dentists who participate in a Delta Dental network agree to accept our reimbursement as payment in full for covered services. This amount is usually less than the fee you would pay for that service if purchased without Delta Dental coverage. Non-participating dentists have not signed a contract with Delta Dental to accept lower reimbursement for services; so this is what may lead to greater out-of-pocket costs for you. In some cases, non-participating dentists may require payment in full prior to services being rendered.

### Save money with a Delta Dental PPO or Delta Dental Premier dentist.

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.

### To find a Delta Dental Dentist near you

Visit [www.deltadentalmn.org](http://www.deltadentalmn.org) and use our interactive Dentist Search tool to find dentists by location or specialty.





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# Delta Dental PPO<sup>SM</sup> and Delta Dental Premier<sup>®</sup>

## Two Networks, More Choices!

At Delta Dental, we're proud to offer both Delta Dental PPO and Delta Dental Premier networks. The unique dual network gives you the opportunity to choose from a broader selection of dentists. No other national dental carrier comes close to the size of our network, and accordingly, no other carrier can offer you the same amount of value and cost savings.

**Delta Dental PPO** gives you the lowest out-of-pocket costs. Participating dentists in the network agree to accept lower fees for procedures, providing larger discounts that result in savings for Delta Dental members.

**Delta Dental Premier** is the largest dentist network in the country. In fact, more than four-out-of-five dentists in the nation have agreed to accept Delta Dental's pre-negotiated fees for dental procedures.

**Effective Discounts** are the Delta Dental difference. It's our access and network savings! With either network our dentists have agreed to accept the allowed amount for the dental procedure charge and will not bill you the difference. This way, both member and employer receive the greatest value and cost savings.

Seeing an Out-of-Network dentist is always an option. However, by utilizing one, you will be missing out on the discounts available to you.

### Network Cost Savings Example

The illustrative cost of a crown is \$1200.

How much will **YOU SAVE** and how much will **YOU PAY** out-of-pocket?

	CHARGE	PAYMENT
<b>GREATEST SAVINGS</b>		
<b>IN-NETWORK</b> <b>Delta Dental PPO</b> 50% benefit coverage	\$850	Delta Dental pays <b>\$425</b> YOU PAY <b>\$425</b> YOU SAVE <b>\$350</b>
<b>IN-NETWORK</b> <b>Delta Dental Premier</b> 50% benefit coverage	\$975	Delta Dental pays <b>\$487</b> YOU PAY <b>\$487</b> YOU SAVE <b>\$225</b>
<b>OUT-OF-NETWORK</b> 50% benefit coverage potential balance billing charge	\$1200	Delta Dental pays <b>\$550</b> YOU PAY <b>\$650</b> includes \$100 balance billing YOU SAVE <b>\$0</b> includes \$100 balance billing

Please note: this example is for illustrative purposes only and assumes the member's annual deductible has been met. Benefit percentage and Out-of-Network reimbursement may vary by plans, procedures and contract setup.

### FIND A DELTA DENTAL NETWORK DENTIST

It's easy to see if your dentist participates in the Delta Dental PPO<sup>SM</sup> or Delta Dental Premier<sup>®</sup> network. Visit our website at [www.deltadentalmn.org](http://www.deltadentalmn.org) and select "Find a Dentist" or call Customer Service at 1.800.553.9536.

## THE POWER OF SMILE<sup>®</sup>

Delta Dental of Minnesota - 500 Washington Avenue South, Suite 2060 Minneapolis, Minnesota 55415-1163  
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# Make the most of your dental benefits.

Delta Dental of Minnesota is based on the premise that your dental benefit plan should be easy to understand and use. Our robust website provides you with a wide variety of resources and self-service tools to help you make the most of your coverage—24 hours a day, 7 days a week.

## Online Tools for Members:

- ⇒ **Dentist Search**  
Find participating dentist by location, clinic or dentist name, or specialized service.
- ⇒ **Claims Inquiry**  
Log on to view claims information including pre-estimates, dates of service, procedure detail, amounts owed by you and paid by Delta Dental, deductibles and claim status.
- ⇒ **Coverage Summary**  
Review your dental plan information including eligibility, waiting periods, plan maximums and basic frequency limitation information.
- ⇒ **Request ID Cards**  
Order duplicate or replacement ID cards online.
- ⇒ **Oral Health**  
Delta Dental offers up-to-date information on topics that concern your health including risk-assessment tools at [www.deltadentalmn.org/OralHealth](http://www.deltadentalmn.org/OralHealth).
- ⇒ **International Dental Emergency Program**  
Learn how to access emergency dental treatment and Delta Dental's network of credentialed dental providers in most major travel destinations.



## Registration

1. On [www.deltadentalmn.org](http://www.deltadentalmn.org), go to Login to your Account and click on Subscriber/Member.
2. Read the Privacy Notice, click Continue and follow the steps to register.
3. Remember your username and password because you will need them each time you log in.

## Prefer to speak with someone?

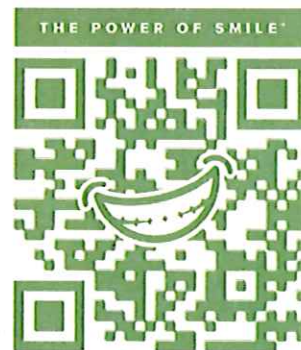
1-800-448-3815 (Toll-Free)

651-406-5901 (Local)

Monday - Friday,

7 A.M. — 7 P.M. CST

Visit our website: [deltadentalmn.org](http://deltadentalmn.org)



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