



# CHECK OUT THESE CHECKUPS.

Preventive Dental



For the health of all.

Regular dental checkups are an important part of your employees' overall health, so a solid preventive dental plan is one of the best extras you can provide. It helps them cover costs and avoid bigger, more expensive problems later.

## PREVENTIVE DENTAL FOR GROUPS WITH TWO TO 50 EMPLOYEES

With Preventive Dental from Delta Dental of Minnesota, your employees get 100 percent of these services covered at in-network dentists:

- Oral exams
- Cleanings
- Bitewing X-rays
- Fluoride treatments (until age 19)

And they get access to the largest statewide network of dentists available. This plan comes with the Delta Dental Premier® network, which includes more than 2,700 dentists in Minnesota. Chances are your employees can see the dentist they want. Employees can find a dentist by visiting [www.deltadentalmn.org](http://www.deltadentalmn.org).

No services are covered at out-of-network dentists.

## CHOOSE FROM TWO PARTICIPATION LEVELS FOR YOUR EMPLOYEES

- **Number 1 (medical lock):** This is the lowest-cost option. It limits participation in the dental plan to employees who are enrolled in your medical plan. Dental enrollment is tied to the medical plan, meaning employees with single medical coverage must select single dental coverage, while those with family medical coverage must select family dental coverage.
- **Number 2 (100/100):** This is a good choice if you have some employees who are covered under another medical plan but who still need dental coverage. It requires 100 percent of eligible employees and dependents to enroll in the dental plan. Employees and dependents can waive coverage only if they have other dental coverage. Dental enrollment is not tied to the medical plan: Employees can choose either single or family dental coverage regardless of what they choose for their medical plan.

Note: Your employees have one opportunity to enroll in the dental plan. If they waive coverage, they may only enroll in the dental plan later if they lose coverage in another dental plan.

PLAN HIGHLIGHTS	IN NETWORK
<b>Annual limit on dental coverage</b>	\$1,000 per person per calendar year
<b>Diagnostic and preventive care</b>	Employee pays
<ul style="list-style-type: none"> <li>• Oral exam and cleaning once every six months</li> <li>• Bitewing X-rays once every 12 months</li> <li>• Fluoride treatments once a year (until age 19)</li> </ul>	<ul style="list-style-type: none"> <li>• \$0</li> <li>• \$0</li> <li>• \$0</li> </ul>

This is only a general description of plan benefits. Your contract and certificate include complete details of what is and is not covered. Complete details, limitations and exclusions will be provided in the contract upon enrollment. In the event of a conflict between this benefit summary and the contract, the contract will apply.

MONTHLY RATES		AREA A	AREA B AND C
Number 1 (medical lock)	Single	\$15.85	\$13.05
	Family	\$53.70	\$44.10
Number 2 (100/100)	Single	\$16.70	\$13.75
	Family	\$56.55	\$46.40

Monthly rates are the same for applicants who had prior dental coverage and for those who did not have prior dental coverage.

Area A includes Anoka, Carver, Dakota, Hennepin, Olmsted, Ramsey, Scott, Wabasha, Washington, Winona and Wright counties in Minnesota as well as ZIP codes that begin with 550, 551, 553 and 554.

Area B includes ZIP codes that begin with 557, 558, 559, 563 and 564.

Area C includes ZIP codes that begin with 556, 560, 561, 562, 565, 566 and 567.

These rates apply for contract effective dates of January 1, 2013 to December 31, 2013. Rates are valid for 12 months from the policy effective date.

Delta Dental of Minnesota is independent from Blue Cross and Blue Shield of Minnesota. Delta Dental provides administrative services for dental benefits.

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DELTA DENTAL OF MINNESOTA



For the health of all.

**A HEALTHIER TOMORROW STARTS TODAY.**

For more information, visit [bluecrossmn.com](http://bluecrossmn.com).

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