



# SOMETHING TO SMILE ABOUT.

Advantage Dental



For the health of all.

Help keep your employees healthy and happy with Advantage Dental. It's a comprehensive dental plan that helps your employees maintain good oral health — an important part of their overall health.

## ADVANTAGE DENTAL FOR GROUPS WITH TWO TO FOUR EMPLOYEES

With Advantage Dental from Delta Dental of Minnesota, your employees get broad coverage for a wide range of dental services:

- Oral exams
- X-rays
- Fluoride treatments
- Fillings
- Sealants
- Root canals
- Extractions
- Treatment of gum disease

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).

## 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	OUT OF NETWORK
<b>Annual deductible</b>	\$50 per person/\$150 per family per calendar year	
<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 every six months</li> <li>• Bitewing X-rays: <ul style="list-style-type: none"> <li>– Once every 12 months (through age 17)</li> <li>– Once every 24 months (age 18 and older)</li> </ul> </li> <li>• Full mouth X-rays once every five years</li> <li>• Fluoride treatments once a year (until age 19)</li> </ul>	<ul style="list-style-type: none"> <li>• \$0, no deductible</li> <li>• \$0, no deductible</li> </ul>	<ul style="list-style-type: none"> <li>• 20%, no deductible</li> <li>• 20%, no deductible</li> </ul>
<b>Basic restorative services (fillings and sealants)</b>	Deductible, then 20%	Deductible, then 30%
<b>Tooth extractions</b>	Deductible, then 20%	Deductible, then 30%
<b>Root canals</b>	Deductible, then 20%	Deductible, then 30%
<b>Treatment of gum disease</b>		
<ul style="list-style-type: none"> <li>• Surgical</li> <li>• Non-surgical</li> </ul>	<ul style="list-style-type: none"> <li>• Deductible, then 20%</li> <li>• Deductible, then 20%</li> </ul>	<ul style="list-style-type: none"> <li>• Deductible, then 30%</li> <li>• Deductible, then 30%</li> </ul>
<b>Crowns and crown repair*</b>	Deductible, then 50%	Deductible, then 50%
<b>Prosthetics (such as false teeth or bridges), removable and fixed**</b>	Deductible, then 50%	Deductible, then 50%
<b>Prosthetics repairs, removable and fixed</b>	Deductible, then 50%	Deductible, then 50%

\*Coverage does not include crown or bridge services such as buildups, pins, posts or cores, dental implants, cosmetic services, services of anesthesiologists or services performed by someone other than a licensed dentist or the dentist's agent.

\*\*A missing tooth exclusion applies during the first 24 months of coverage. That means there is a waiting period to replace or repair any teeth missing before the coverage effective date.

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	AREA C
If your group <b>HAS</b> at least 12 consecutive months of comparable dental coverage immediately before the Advantage Dental plan's effective date	Number 1 (medical lock)	Single	\$43.40	\$38.90	\$36.90
		Family	\$116.15	\$104.80	\$99.00
	Number 2 (100/100)	Single	\$45.70	\$40.95	\$38.85
		Family	\$122.25	\$110.30	\$104.20
If your group <b>DOES NOT HAVE</b> at least 12 consecutive months of comparable dental coverage immediately before the Advantage Dental plan's effective date	Number 1 (medical lock)	Single	\$45.55	\$41.05	\$38.65
		Family	\$122.30	\$110.05	\$103.95
	Number 2 (100/100)	Single	\$47.95	\$43.20	\$40.70
		Family	\$128.75	\$115.85	\$109.40

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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F7611R13 (11/12)