

# When you get a dental plan to go along with Options Blue, you rule.



an individual dental plan for **Options Blue** members

## A dental plan for your way of life

You're on your own. You're in charge. And getting health care coverage to protect you and your family was priority one. That's why you chose Options Blue.

Now, you can take charge of your oral health by adding a dental plan designed to complement your Options Blue plan. It's a smart move, especially as a growing body of evidence links oral health to overall health. Plus, you have a choice of coverage options and prices to fit your needs and budget.

These plans are available exclusively for Options Blue members through a special arrangement with Delta Dental® Plan of Minnesota — the state's largest dental benefits administrator.

### Get coverage you can count on

When you choose this dental plan, you can be sure that you'll get the kind of coverage you expect, including:

- ▶ Coverage for a broad spectrum of dental care
- ▶ Optional orthodontic coverage for children
- ▶ No waiting periods for routine exams, fillings and some more involved procedures
- ▶ Freedom to see any dentist
- ▶ More savings if you use a dentist within the DeltaPremier® network
- ▶ Access to the DeltaPremier network, the largest dental network in the state and nation. It's likely you're already seeing a participating provider. To find out, call (651) 406-5995 or toll free 1-888-223-2954, or visit [www.deltadentalmn.org](http://www.deltadentalmn.org) and click "Dentist Search"
- ▶ Service you can trust



# Individual dental plan rates for Options Blue members

## Your coverage

Plan A	Plan B
\$100 annual deductible with \$1,250 annual coverage maximum	\$250 annual deductible with \$1,000 annual coverage maximum

<i>Services covered immediately</i>		
Diagnostic/preventive Routine exams and cleanings, including periodontal cleaning	100% No deductible for routine check-ups with a network dentist.	80%
Prosthetic (denture) repairs and adjustments	80%	50%
Basic restorative Fillings and sealants	80%	50%
Oral surgery Including extractions	50%	50%
Endodontics Root canals	50%	50%
<i>Services covered after a 12-month period</i>		
Periodontal care Treatment of gum disease	50%	50%
Crown and cast restorations	50%	50%
Prosthetics Dentures, partial dentures, and bridges	50%	50%
Orthodontics (optional) Available for dependent children only, age 8-18	50% \$1,000 lifetime maximum	50% \$1,000 lifetime maximum

## Premiums

### Subscriber age 18 - 49

<i>Plan A</i>	Monthly	Quarterly	Annual
Subscriber	\$37.42	\$112.26	\$449.04
Subscriber +1	\$85.63	\$256.89	\$1,027.56
Family	\$129.66	\$388.98	\$1,555.92
<i>with Orthodontia</i>			
Subscriber +1	\$90.88	\$272.64	\$1,090.56
Family	\$138.61	\$415.83	\$1,663.32

<i>Plan B</i>	Monthly	Quarterly	Annual
Subscriber	\$29.88	\$89.64	\$358.56
Subscriber +1	\$58.32	\$174.96	\$699.84
Family	\$88.31	\$264.93	\$1,059.72
<i>with Orthodontia</i>			
Subscriber +1	\$63.57	\$190.71	\$762.84
Family	\$97.26	\$291.78	\$1,167.12

### Subscriber age 50 +

<i>Plan A</i>	Monthly	Quarterly	Annual
Subscriber	\$33.42	\$100.26	\$401.04
Subscriber +1	\$76.45	\$229.35	\$917.40
Family	\$115.77	\$347.31	\$1,389.24
<i>with Orthodontia</i>			
Subscriber +1	\$81.70	\$245.10	\$980.40
Family	\$124.72	\$374.16	\$1,496.64

<i>Plan B</i>	Monthly	Quarterly	Annual
Subscriber	\$26.58	\$79.74	\$318.96
Subscriber +1	\$52.06	\$156.18	\$624.72
Family	\$78.85	\$236.55	\$946.20
<i>with Orthodontia</i>			
Subscriber +1	\$57.31	\$171.93	\$687.72
Family	\$87.80	\$263.40	\$1,053.60

## Additional Coverage Details

**Coverage begins following premium payment.** Your coverage will take effect on the first day of the month following the date we receive your application and initial premium. The initial coverage period is for 12 months, regardless of the terms, conditions and coverage period of your medical plan. We guarantee not to change your premiums during those 12 months, and you agree to pay premiums on time for those 12 months. Your effective dental coverage date may or may not coincide with your medical coverage date. Only dental treatments begun and completed while coverage is in force are eligible for benefits.

**Cancellation.** You may purchase the dental plan only at the time you purchase the Options Blue medical plan. You may cancel the dental plan at its renewal date without cancelling the medical plan; however, once dental coverage is cancelled, you cannot re-enroll for two years.

**You'll find complete details in the Dental Benefit Plan Summary.** This brochure is intended to provide a convenient overview of coverage and is not intended to be a complete description. Only those services and supplies specifically listed in the Dental Benefit Plan Summary are covered under the plan, regardless of dental necessity. Please note that treatment for a missing tooth is not immediately covered under this plan.

The Dental Benefit Plan Summary is your source for complete information, including the specific dental treatments that are covered, the frequency with which those treatments are covered, benefit amounts, limitations, exclusions, and conditions under which coverage may remain in force. Exclusions and limitations are also available at [www.deltadentalmn.org](http://www.deltadentalmn.org).

You will receive the Dental Benefit Plan Summary with your welcome package. If you decide this coverage is not for you, simply let us know in writing within 10 days of receiving the Summary. We will then promptly refund your paid premium, minus any paid claims. You will not be eligible to re-enroll for two years.

If you have questions, call customer service at (651) 406-5995 or toll free, 1-888-223-2954.

*Note:* When you sign up, your initial coverage period is 12 months and is independent from the terms, conditions and coverage period of your health plan. Your effective dental coverage date may or may not coincide with your health plan coverage date. You may purchase the dental plan only if you purchase the health plan. You may cancel dental coverage on a renewal date without cancelling the health plan. Once you cancel dental coverage, you must wait two years to re-enroll.



**BlueCross BlueShield  
of Minnesota**

An Independent licensee of the Blue Cross and Blue Shield Association



Delta Dental Plan of Minnesota