



Delta Dental of Minnesota

Delta Dental PPO™ & Delta Dental Premier®

IWCO Direct / Client Number 050807 / Plan 1 (Buy-Up Plan) Plan Benefit Highlights as of January 1, 2026

Network(s)	Delta Dental PPO™	Delta Dental Premier®	Out-of-network*	For Children through age 14 [^] Delta Dental PPO™ or Delta Dental Premier® dentists only
Calendar Year Plan Maximum Per person	\$1,500			No Annual Maximum
Orthodontics Lifetime Maximum (for children age 8 through age 18)	\$1,500			
Deductible Per person / per family per calendar year <i>No deductible for diagnostic and preventive services</i>	\$50/person \$150/family			No Annual Deductible
Eligible Dependents	Spouse & dependent children up to age 26.			For children through the end of the benefit year they turn age 14 [^] .
Covered Services	Dental Benefit Plan Coverage			
Diagnostic & Preventive Services Exams Cleanings X-rays Fluoride treatments Space Maintainers Sealants Silver Diamine Fluoride	100%	100%	100%	100% Up to 4 evaluations (check-up or exam), cleanings, fluoride treatments per calendar year.
Basic Services Emergency treatment for relief of pain Amalgam restorations (silver fillings) Composite resin restorations (white fillings) on anterior (front) teeth	50%	50%	50%	100%
Endodontics Root canal therapy on permanent teeth Pulpotomies on primary teeth for dependent children	50%	50%	50%	100%
Periodontics Surgical/Nonsurgical periodontics	50%	50%	50%	100%
Oral Surgery Surgical/Nonsurgical extractions All other covered oral surgery	50%	50%	50%	100%
Major Restorative Crowns and Crown repair Composite resin restorations (white fillings) on posterior (back) teeth	50%	50%	50%	100% Permanent teeth only.
Prosthetic Repairs and Adjustments Denture adjustments and repairs Bridge repairs	50%	50%	50%	100% Permanent teeth only.
Prosthetics Dentures (full and partial) Bridges Implants	50%	50%	50%	100% Permanent teeth only.
Orthodontics Treatment for the prevention/correction of malocclusion Available for dependent children ages 8 through 18	50%	50%	50%	0%

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 Dental Benefit Plan Summary.

*Dentists who have signed an in-network agreement with Delta Dental have agreed to accept the maximum allowable fee as payment in full. Out-of-network dentists have not signed an agreement and are not obligated to limit the amount they charge; the member is responsible for paying out-of-network dentists any difference between the charged amount and the maximum amount payable determined by Delta Dental of Minnesota.

[^]This plan is for children through the end of the benefit year they turn age 14 when using any Delta Dental PPO™ or Delta Dental Premier® dentist.



Make the Most of Your Benefits

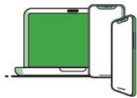
We're so glad you've joined us as your partner in oral health. 89 million members nationwide trust Delta Dental for superior dental expertise, service and savings. Below are resources to help you make the most of your dental benefits utilizing our digital tools, in-network dentists and best-in-class customer service.



Digital resources to manage your benefits

DeltaDentalMN.org

At Delta Dental of Minnesota, we're focused on providing effective digital resources for our members that align with our sustainability initiatives. The Member Portal and mobile app provides 24/7 access to tools for members to self-serve. The Member Portal and mobile app use a single sign on between the platforms, meaning only one username and password are needed for both!



Member Portal and mobile app features:

- Digital ID card
- Find a dentist
- Coverage details
- Claim details
- Cost estimator
- Digital Explanation of Benefits (EOB)
Available exclusively on the Member Portal



Sign up for the Member Portal



Download the mobile app



Find a dentist

DeltaDentalMN.org/find-a-dentist

Seeking care from a Delta Dental in-network dentist will save you the most money because the dentist cannot charge you more than our allowable fee for services covered under your plan. Our Find a Dentist tool helps you find a dentist that fits your preferences and accessibility. You can also verify your current dentist's network participation.



Contact us

Phone: 1-800-448-3815
7a.m. - 7p.m., M-F CST

Our customer service team can assist members with the following topics:

Questions on coverage:

- Benefits and eligibility
- Claim status
- Explanation of Benefits (EOB) details

Digital access:

- Find a Dentist tool
- Website navigation
- Member Portal questions



The Power of Smile™

Learn more about how your oral health connects to your overall health at:

DeltaDentalMN.org



Delta Dental of Minnesota

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