(1) **Welcome**

In this section I will discussing the dental insurance coverage

(2) **Dental Insurance**

- The state dental provider is Delta Dental of MN
- Employees may choose single, couple, employee & children or family coverage
- There are no waiting periods and you may go to any dentist
- Delta has a list of participating dentists that will reduce your out of pocket cost. You can access that list at www.deltadentalmn.org.

(3) **Delta Dental Coverage**

- The Delta dental coverage includes: preventative & diagnostic care covered at 100%. This includes 2 cleanings per year and 1 set of x-rays.
- Basic restorative care is covered at 80% after a $50 deductible
- Major restorative care is covered at 50% after a $50 deductible
- Orthodontic is covered at 50% for children and adults
- Annual maximum benefit per person is $1,000
- Orthodontia lifetime max per person is $1,500
- Coverage is based on reasonable and customary charges
- Dental cards will be mailed to your home

(4) **Contact Information**

- Contact Delta Dental regarding dental cards & specific coverage questions at 1-800-448-3815 or go to www.deltadentalmn.org
- Contact the Payroll Office:
  - Phone: 701-777-2158
  - Email: vicki.robertson@und.edu