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](http://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](http://www.deltadentalmn.org)
   - OR
   - Contact the Payroll Office:
     - Phone: 701-777-2158
     - Email: vicki.robertson@und.edu