

# OneBeacon Insurance Group

## Group #493468 Enhanced Plan

Plan Benefit Highlights			
Network(s)	Delta Dental PPO <sup>SM</sup>	Delta Dental Premier <sup>®</sup>	Non-Participating*
<b>Calendar Year Plan Maximum</b> Per person	\$2,500	\$2,500	\$2,500
<b>Lifetime Ortho Maximum</b> Per eligible covered person	\$1,500	\$1,500	\$1,500
<b>Deductible</b> Per person / per family per calendar year <i>No deductible for diagnostic and preventive services or orthodontics</i>	\$25/person \$75/family	\$25/person \$75/family	\$25/person \$75/family
<b>Eligible Dependents</b>	Spouse Dependent children up to age 26		
Covered Services	Dental Benefit Plan Coverage		
<b>Diagnostic &amp; Preventive Services</b> Exams Cleanings X-rays Fluoride treatments Space Maintainers Sealants Emergency treatment for relief of pain	100%	100%	100%
<b>Basic Services</b> Amalgam restorations (silver fillings) Composite resin restorations (white fillings) on anterior (front) teeth Composite resin restorations (white fillings) on posterior (back) teeth will be paid at the amalgam allowance	80%	80%	80%
<b>Endodontics</b> Root canal therapy on permanent teeth Pulpotomies on primary teeth for dependent children	80%	80%	80%
<b>Periodontics</b> Surgical/Nonsurgical periodontics	80%	80%	80%
<b>Oral Surgery</b> Surgical/Nonsurgical extractions All other covered oral surgery	80%	80%	80%
<b>Major Restorative</b> Crowns Crown Repair	50%	50%	50%
<b>Prosthetic Repairs and Adjustments</b> Denture adjustments and repairs Bridge Repair	80%	80%	80%
<b>Prosthetics</b> Dentures (full and partial) Bridges Implants	50%	50%	50%
<b>Orthodontics</b> Treatment for the prevention/ correction of malocclusion <i>Available for dependent children ages 8-18</i>	80%	80%	80%

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 a participating network agreement with Delta Dental have agreed to accept the maximum allowable fee as payment in full. Non-participating dentists have not signed an agreement and are not obligated to limit the amount they charge; the member is responsible for paying any difference to the non-participating dentists.

Thank you for choosing Delta Dental of Minnesota as your partner in oral health. Dental insurance is designed to pay a portion of the costs associated with your dental care. Having dental insurance is essential to keeping your mouth healthy by providing access to preventive care, such as cleanings and x-rays, and helps cover extensive dental procedures such as crowns and fillings.



### Online Tools for Members: [www.DeltaDentalMN.org](http://www.DeltaDentalMN.org)



#### Save Money, Go In-Network:

Search for a participating dentist or specialist, clinic or location. By seeking care from a Delta Dental network dentist, you will save the most money because the dentist is not allowed to bill you more than our allowable charge.



#### Dental Insurance 101:

Robust member tools including commonly defined insurance terms, videos and frequently asked questions.



#### Oral Health Resources:

Preventive care is critical. Access dental and health information, through the ages including a section dedicated to Kids' Oral Health.



#### Cost Estimator:

Compare costs for top oral health procedures.



### Prefer to Speak to Someone Contact customer service

**Toll Free:** 1-800-448-3815

**Local:** 651-406-5901

**Monday –Friday:** 7am-7pm C.S.T.



### Tools Available in the Secure Member Portal



#### Coverage Summary:

Review your dental plan information including eligibility, waiting periods, plan maximums and frequency limitations.



#### Claims Inquiry:

View claim status, procedure details, dates of service and applied deductibles.



#### Request ID Cards:

Order duplicate or replacement ID cards.

#### Registration

1. On [www.DeltaDentalMN.org](http://www.DeltaDentalMN.org), go to the member page and click "Create Account."
2. Read the Privacy Notice, click Continue and follow the steps to register.
3. Remember your user name and password because you will need them each time you log in.

Visit Our Website  
[DeltaDentalMN.org](http://DeltaDentalMN.org)

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