

Delta Dental of Minnesota

# City National Bank Client #450318

2025 Plan Benefit Highlights		
Calendar Year Plan Maximum Per person	\$1,500	
Lifetime Ortho Maximum Per person	\$1,500	
Deductible Per person / per family per calendar year No deductible for diagnostic and preventive services, or orthodontics	\$50/person \$150/family	
Covered Services	Delta Dental PPO <sup>sм</sup>	Delta Dental Premier® and Non-Participating*
Diagnostic & Preventive Services Exams Cleanings (3X/year combined with Perio Maintenance) X-rays Fluoride treatments Space maintainers Sealants (children through age 13)	100%	80%
Basic Services Emergency treatment for relief of pain Amalgam restorations (silver fillings) Composite resin restorations (white fillings)	80%	60%
Endodontics  Root canal therapy on permanent teeth  Pulpotomies on primary teeth for dependent children	80%	60%
Periodontics Surgical/Nonsurgical periodontics	80%	60%
Oral Surgery Surgical/Nonsurgical extractions All other covered oral surgery	80%	60%
Major Restorative Crowns Crown Repair	50%	50%
Prosthetic Repairs and Adjustments  Denture adjustments and repairs  Bridge repair	50%	50%
Prosthetics Dentures (full and partial) Bridges Limited Implant Coverage	50%	50%
Orthodontics Treatment for the prevention/ correction of malocclusion	50%	50%

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.

<sup>\*</sup>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.

# 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



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