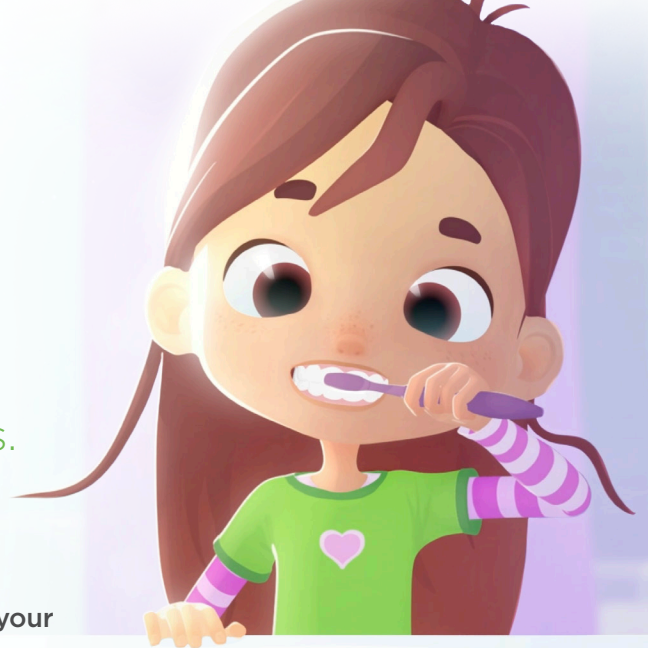


# Delta Dental of Minnesota Smile Buddies Benefits

## Benefits to protect the newest smiles.

The earlier your child sees a dentist, the better their oral health will be in the future. Smile Buddies benefits cover a wide range of children's oral health services.

**Add additional benefits to your standard plan at 100% for your child up to 14 years without adding to your annual maximum.**



## Smile Buddies Covered Benefits:

**Cleanings and Exams**  
Up to 4 per calendar year

**X-rays**  
Covered

**Space maintainers**  
Covered

**Fluoride treatment**  
Up to 4 per calendar year

**Sealants**  
Covered

**Basic restorative (fillings)**  
Covered

**Major restorative (crowns)**  
Covered

**Endodontics**  
Covered

**Periodontics**  
Covered

**Oral surgery**  
Covered

### Benefit Details

- No deductible.
- No annual maximum benefit amount.
- Smile Buddies benefits are available to age 14.
- Smile Buddies benefits are only available from a Delta Dental PPO™ or Delta Dental Premier® provider.
- Smile Buddies benefits are in addition to standard Delta Dental Client Contract benefits.

This is a summary of benefits only and does not guarantee coverage. For a complete list of covered service and limitations/exclusions, please refer to the Dental Benefit Plan Summary.

# Delta Dental of Minnesota Smile Buddies Program Benefits

## FAQ

**Q. How long are Smile Buddies program benefits active?**

**A.** Smile Buddies program benefits are effective up to age 14 and covered at 100%. When children reach age 14, coverage is effective through the end of the calendar year or until the end of the client contract year in which they turn 14. For example, if a child turns 14 in August and the client contract renews on January 1, Smile Buddies program benefits will continue until December 31 of the year they turn 14.

**Q. Are the Smile Buddies program benefits available outside of the Delta Dental PPO<sup>™</sup> or Premier<sup>®</sup> network?**

**A.** No. These benefits are only available within the Delta Dental PPO<sup>™</sup> and Delta Dental Premier<sup>®</sup> participating network.

**Q. Do the Smile Buddies program benefits count against overall deductible limits?**

**A.** No. Smile Buddies program benefits do not apply to the client's deductible.

**Q. Can you purchase Smile Buddies program benefits as an individual plan?**

**A.** No. Smile Buddies program benefits must be combined with an existing Delta Dental plan.

**Q. Do X-ray frequency limitations apply to the Smile Buddies program benefits?**

**A.** Yes. For a complete list of covered services and limitations/exclusions, please refer to the Dental Benefit Plan Summary.

**Q. Are orthodontic, implant and non-covered services included with the Smile Buddies program benefits?**

**A.** No. Orthodontic and implant services are not included with the Smile Buddies program benefits. Maximums and limitations apply. For a complete list of covered services and limitations/exclusions, please refer to the Dental Benefit Plan Summary.

**Q. Is there an annual plan maximum for Smile Buddies program benefits?**

**A.** No. There is not an annual plan maximum.

**Q. Are sealants covered under the Smile Buddies program benefits?**

**A.** Yes. Sealants are covered on first and second molars once per lifetime.

**Q. Are space maintainers covered under the Smile Buddies program benefits?**

**A.** Yes. Space maintainers are covered through age 16 on posterior teeth only, once per lifetime, per tooth.

This is a summary of benefits only and does not guarantee coverage. For a complete list of covered service and limitations/exclusions, please refer to the Dental Benefit Plan Summary.

# Delta Dental of Minnesota Smile Buddies Benefits

## FAQ

**Q. Are fillings covered under the Smile Buddies program benefits, including stainless steel and crowns?**

**A.** Yes. Once per 24 months.

**Q. Is periodontics covered by the Smile Buddies program benefits?**

**A.** Yes. Periodontics is covered with frequency limits. For a complete list of covered services and limitations/exclusions, please refer to the Dental Benefit Plan Summary.

**Q. Is endodontics covered by the Smile Buddies program benefits?**

**A.** Yes. Endodontics is covered with frequency limits.

**Q. Is oral surgery covered by the Smile Buddies program benefits?**

**A.** Yes. It is covered with standard frequency limits.

**Q. Is major restorative (crowns) covered by the Smile Buddies program benefits?**

**A.** Yes. It is covered once per 60 months. Crowns and bridges are only covered on permanent teeth.

**Q. Is Prosthetics covered with the Smile Buddies program benefits?**

**A.** Yes. Once per 60 months.

**For a complete list of covered service and limitations/exclusions, please refer to the Dental Benefit Plan Summary.**

This is a summary of benefits only and does not guarantee coverage. For a complete list of covered service and limitations/exclusions, please refer to the Dental Benefit Plan Summary.