

Dental

The City of Duluth offers two dental plans through Delta Dental to provide you and your family the coverage you need.

The **Low Option** plan provides 100% Preventive and Diagnostic Care, with an annual maximum of \$1,000 for low utilizers of dental services.

The **High Option** plan provides 100% Preventive and Diagnostic Care, with an annual maximum of \$2,000 for those needing a higher level of coverage.

Delta Dental also offers coverage through two Networks. The PPO Network, while smaller, provides the highest level of discounts from the providers, saving you more money. The Premier Network is a larger network, but less discounting. You can also see a dentist outside of the Delta network; Delta will pay to their maximum allowable amount, and you will be responsible for any remaining balance, and for submitting your own claims.



To find a participating dentist, visit www.deltadentalmn.org or call Customer Service at 800-553-9536.

Summary of Benefits		
Covered Services	Low Option	High Option
Annual Deductible	None	None
Annual Plan Maximum	\$1,000	\$2,000
Diagnostic / Preventive Care	100%, no charge	100%, no charge
Fillings	You pay 20%	You pay 20%
Restorations	You pay 20%	You pay 20%
Endodontic Therapy	You pay 20%	You pay 20%
Periodontics	You pay 20%	You pay 20%
Oral Surgery	You pay 20%	You pay 20%
Major Restorative Care	You pay 20%	You pay 20%
Prosthetic Repair/Adjustment	You pay 50%	You pay 50%
Prosthetics/ Implants	You pay 50%	You pay 50%

2026 Dental Premiums

	Low Option (\$1,000 Annual Benefit)			High Option (\$2,000 Annual Benefit)		
	Monthly Premium	City Contribution	Employee Contribution	Monthly Premium	City Contribution	Employee Contribution
Single	\$36.00	\$36.00	\$0	\$70.00	\$36.00	\$34.00
Single + 1	\$74.00	\$36.00	\$38.00	\$124.00	\$36.00	\$88.00
Family	\$124.00	\$36.00	\$88.00	\$195.00	\$36.00	\$159.00

For part-time employees – please inquire with Human Resources for employer contribution amounts.