

# 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](http://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%

## 2024 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	\$34.00	\$34.00	\$0	\$67.00	\$34.00	\$33.00
Single + 1	\$71.00	\$34.00	\$37.00	\$119.00	\$34.00	\$85.00
Family	\$119.00	\$34.00	\$85.00	\$187.00	\$34.00	\$153.00

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