

Dental Care Comparison Chart

Covered Services	State Dental Plan (Delta)*		DMO Plan	Preventive Dental Plan
	PPO	Premier	(Midwestern)	(Delta)
Diagnostic Exams and Consultations (2 per year)	100%	100%	100%	100%
Preventive Services				
• Teeth cleaning (3 per year)	100%	100%	100%	100%
• Topical fluoride (under age 19) ¹	100%	100%	100%	100%
• Space maintainers (under age 14)	100%	100%	100%	100%
• Sealants (under age 14)	70%	50%	100%	Not Covered
Radiographs	100%	90%	100%	100%
Brush Biopsy	100%	100%	N/A	100%
Oral Surgery	90%	90%	100%	Not Covered
Extractions	100%	90%	100%	Not Covered
Minor Restoratives	100%	90%	100%	Not Covered
Major Restoratives ²	90%	90%	100%	Not Covered
Endodontics	100%	90%	100%	Not Covered
Periodontics	100%	90%	100%	Not Covered
Prosthodontics	70%	50%	100%	Not Covered
Prosthodontics Repair	100%	50%	100%	Not Covered
Occlusal Guard				
• Every 5 years ³	100%	90%	Not Covered	Not Covered
Orthodontics				
• Up to age 19	75%	60%	100%	Not Covered
• 19 and over	75%	60%	\$1,250 copay	Not Covered
Benefit Maximums				
• Annual (Oct. – Sept.)	\$1,500	\$1,500	None	None
• Lifetime Orthodontics	\$1,500	\$1,500	None ⁴	N/A

¹MSPTA (T01)—Topical fluoride age 14 and younger.

²MSPTA (T01), MSEA, AFSCME, MCO, SEIU—Fixed bridge abutment crowns may be paid at the Major Restorative benefit level if payment for a (single) crown could be made due to the condition of the tooth being restored.

³MSPTA (T01)—Occlusal guards covered once per lifetime.

⁴No charge up to age 19 for a maximum of 24 months of coverage. Adults (19 years or older) have a \$1,250.00 copay.

*If you have the State Dental Plan as your dental coverage, the level of coverage is determined by the provider you choose. To verify that a Dentist is a Participating Dentist, you can use Delta Dental's online Dentist Directory at



This benefit summary is a brief explanation only. All plan provisions (including exclusions and limitations) are subject to the specific terms of the State and Preventive Dental Plans and the Group Dental Services Agreement (Midwestern Dental Plans, Inc.).