

Delta Dental of Michigan
Dental Benefit Highlights for
Michigan Technological University
High Plan



Delta Dental PPOSM (Point-of-Service)
 Coverage Effective January 1, 2013

	Delta Dental PPO Dentist	Delta Dental Premier [®] Dentist	Non- participating Dentist
	Plan Pays	Plan Pays	Plan Pays*
Diagnostic & Preventive			
Diagnostic and Preventive Services – includes exams, cleanings, fluoride, and space maintainers	100%	100%	100%
Emergency Palliative Treatment – to temporarily relieve pain	100%	100%	100%
Brush Biopsy – to detect oral cancer	100%	100%	100%
Sealants – to prevent decay of permanent teeth	100%	100%	100%
Radiographs – X-rays	100%	100%	100%
Basic Services			
Periodontal Maintenance – cleanings by a specialist	80%	80%	80%
Non-Surgical Periodontic Services – non-surgical services to treat gum disease	80%	80%	80%
Endodontic Services – root canals	80%	80%	80%
Repairs – to bridges and dentures	80%	80%	80%
Oral Surgery Services – extractions and dental surgery	80%	80%	80%
Minor Restorative Services – fillings and crown repair	80%	80%	80%
Major Services			
Surgical Periodontic Services – surgical services to treat gum disease	50%	50%	50%
Major Restorative Services – crowns	50%	50%	50%
Prosthetic Services – includes bridges, implants, and dentures	50%	50%	50%
Relines – to bridges and dentures	50%	50%	50%
Inlays & Veneers	50%	50%	50%
Orthodontic Services			
Orthodontic Services – includes braces	50%	50%	50%
Orthodontic Age Limit –	To age 20	To age 20	To age 20

* When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. This Nonparticipating Dentist Fee may be less than what your dentist charges, which means that you will be responsible for the difference.

Maximum Payment – \$1,500 per person total per calendar year on Diagnostic & Preventive, Basic Services, and Major Services. \$1,500 per person total per lifetime on Orthodontics.

Deductible – None.

Welcome to Michigan's largest dental benefits family!

As a member of Delta Dental of Michigan, you have access to the nation's largest dental networks: Delta Dental PPO and Delta Dental Premier.

- Nationwide, 3 out of 4 dentists participate
- Great access to care as well as reduced fees through our agreements with dentists
- You cannot be balance billed - giving you added savings
- Network dentists will complete and file your claim - no paperwork for you
- You only have to pay your copayments and/or deductibles when you receive dental services from a PPO or Premier Dentist
- You don't have to wait for your claim to be paid to be reimbursed!

While you can visit nonparticipating dentists, you can be billed the full amount immediately and then wait to be reimbursed.

Quality Dental Program

Delta Dental provides quick and accurate claims processing. *We pay more than 90 percent of claims in 10 days or less.* Delta Dental also offers world-class customer service from our award winning call center.

Online Access

Our online Consumer Toolkit lets you access your dental plan securely over the Internet. You can find a dentist, check benefits, select paperless EOBs, review claims and amounts used toward maximums, print ID cards, and more at your convenience.

A Healthy Smile

Keep your smile healthy with dental benefits from Delta Dental. Your smile is a good indicator of your health. Did you know that your dentist can detect up to 120 different diseases, including diabetes and heart disease? Early detection is one of the best ways to prevent further complications.

Questions?

If you have questions, call our Customer Service team at (800) 524-0149 or look online at www.deltadentalmi.com.

Note - This document is intended as a supplement to your Certificate and Summary of Benefits. Please refer to your certificate and summary for policy exclusions and limitations.