



# Individual Dental Plans


## Keep your smile healthy with dental benefits from Delta Dental

Delta Dental is one of America’s largest, most experienced dental benefits companies. More than three out of four dentists nationwide participate in at least one of our two networks. As the marketplace leader, we deliver unmatched quality and value and provide millions of Americans with affordable access to oral health care.<sup>1</sup>



BENEFIT HIGHLIGHTS	HIGH PLAN Delta Dental PPO™ (Point-of-Service)		LOW PLAN Delta Dental PPO (Standard)		WAITING PERIODS
	Delta Dental PPO dentist	Delta Dental Premier or nonparticipating dentist	Delta Dental PPO dentist	Delta Dental Premier or nonparticipating dentist	
Covered services					
Preventive and diagnostic services	100%*	100%*	100%*	80%*	None
Emergency palliative treatment	100%*	100%*	100%*	80%*	None
X-rays	100%*	100%*	100%	80%	None
Periodontal cleaning	80%	60%	50%	50%	6 months
Denture and bridge repair and relines	80%	60%	50%	50%	6 months
Minor restorative services	80%	60%	50%	50%	6 months
Oral surgery	80%	60%	50%	50%	6 months
Endodontic services	80%	60%	50%	50%	6 months
Periodontic services	80%	60%	50%	50%	6 months
Prosthodontic services	50%	50%	50%	50%	12 months
Crown and cast restorations	50%	50%	50%	50%	12 months
Contract year maximum	\$1,000 per member		\$1,000 per member		
Deductible (per contract year)	None		\$25 per member <i>*Deductible waived for these services</i>		


This is an overview of benefits and is not a guarantee of payment. Policies have exclusions and limitations that may limit coverage. Plan designs shown above are only available to Michigan residents. Visiting a nonparticipating dentist will likely result in higher out-of-pocket costs. **HIGH PLAN**—Delta Dental participating dentists agree to accept Delta Dental's established maximum approved fees as full payment for covered services. If the participating dentist's fee is higher than Delta Dental's, they cannot charge you the difference—you are responsible only for your copayments and deductibles, if any. **LOW PLAN**—Payments are based on the Delta Dental PPO fee schedule. Since maximum allowed fees are higher for our Premier dentists than for our PPO dentists, you will be responsible for the difference between Delta Dental's payment and the dentist's maximum allowed fee when you visit a Delta Dental Premier dentist.

 **Oral health and overall health are connected**

Did you know? Your dentist can detect up to 120 different signs and symptoms of nondental diseases, including diabetes and heart disease. Regular preventive dental care can help you manage your overall health, as well as health care costs.<sup>2</sup>

 **Easy access to dentists, easy to use benefits**

Delta Dental provides access to two of the largest dental networks in the country. And when visiting a participating dentist you won't have to wait to get reimbursed. Participating dental offices will complete and file claims for you.

 **Great coverage at a great price**

Delta Dental benefits are affordably priced. For more information about costs and details of coverage, including exclusions and limitations, please contact your insurance agent.

<sup>1</sup> Delta Dental Plans Association, www.deltadental.com. <sup>2</sup> James W. Little et al., Dental Management of the Medically Compromised Patient (St. Louis: Mosby, 2012).

# EHB Covered Services

The following out-of-pocket maximums, maximum payments, deductibles and waiting periods apply to Essential Health Benefit (EHB) covered services as outlined in your Summary of Dental Plan Benefits. These services are defined in the Patient Protection and Affordable Care Act. To the extent an individual under the age of 19 receives a covered service listed as an EHB, the covered service will be subject to the exclusions and limitations found in the policy. An individual is considered under the age of 19 until the end of the month/calendar year/benefit year in which the individual reaches ages 19.



BENEFIT HIGHLIGHTS	HIGH PLAN Delta Dental PPO™ (Point-of-Service)		LOW PLAN Delta Dental PPO (Standard)	
	Delta Dental PPO dentist	Delta Dental Premier or nonparticipating dentist	Delta Dental PPO dentist	Delta Dental Premier or nonparticipating dentist
<b>Covered services</b>				
<b>Diagnostic and Preventive</b>				
Preventive and diagnostic services	100%*	100%*	100%*	80%*
Brush biopsy	100%*	100%*	100%*	80%*
Emergency palliative treatment	100%*	100%*	100%*	80%*
X-rays	100%*	100%*	100%	80%
Sealants	80%	60%	100%	80%
<b>Diagnostic and Preventive</b>				
Minor restorative services	80%	60%	50%	50%
Oral surgery services	80%	60%	50%	50%
Endodontic services	80%	60%	50%	50%
Periodontic services	80%	60%	50%	50%
Relines and repairs	80%	60%	50%	50%
Other basic services	80%	60%	50%	50%
<b>Major Services</b>				
Prosthodontic services	50%	50%	50%	50%
Major restorative services	50%	50%	50%	50%

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