

Delta Dental of Michigan Dental Benefit Highlights for Axios



Delta Dental PPOSM (Point-of-Service)
Coverage effective July 1, 2016

| | Delta Dental PPO Dentist | Delta Dental Premier [®] Dentist | Non- participating Dentist |
|--|-----------------------------|---|----------------------------------|
| | Plan Pays | Plan Pays | Plan Pays* |

| Diagnostic & Preventive | | | |
|---|--------------|------|------|
| Diagnostic and Preventive Services - exams, cleanings, fluoride, and space maintainers | 100% | 100% | 100% |
| Emergency Palliative Treatment - to temporarily relieve pain | 100% | 100% | 100% |
| Sealants - to prevent decay of permanent teeth | 100% | 100% | 100% |
| Brush Biopsy - to detect oral cancer | 100% | 100% | 100% |
| Radiographs - X-rays | 100% | 100% | 100% |
| Basic Services | | | |
| Minor Restorative Services - fillings and crown repair | 80% | 80% | 80% |
| Endodontic Services - root canals | 80% | 80% | 80% |
| Periodontic Services - to treat gum disease | 80% | 80% | 80% |
| Oral Surgery Services - extractions and dental surgery | 80% | 80% | 80% |
| Other Basic Services - misc. services | 80% | 80% | 80% |
| Relines and Repairs - to bridges and dentures | 80% | 80% | 80% |
| Major Services | | | |
| Major Restorative Services - crowns | 50% | 50% | 50% |
| Prosthetic Services – bridges and dentures | 50% | 50% | 50% |
| Orthodontic Services | | | |
| Orthodontic Services - braces | 50% | 50% | 50% |
| Orthodontic Age Limit - | Up to age 19 | | |

* 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. The Nonparticipating Dentist Fee may be less than what your dentist charges and you are responsible for that difference.

Maximum Payment - \$1,000 per person total per calendar year on diagnostic & preventive, basic services, and major services. \$1,000 per person total per lifetime on orthodontics.

Deductible - \$50 deductible per person total per calendar year limited to a maximum deductible of \$150 per family per calendar year on all services except diagnostic and preventive services, emergency palliative treatment, sealants, brush biopsy, X-rays, and orthodontic services.

The deductible met under the previous carrier for the period January 1, 2016, through June 30, 2016, will be applied to the 2016 calendar year deductible with Delta Dental. It is the subscriber's responsibility to provide Delta Dental with adequate documentation of the deductible met under the previous carrier.

Waiting Period - Major restorative services and prosthetic services will not be covered until after a person is enrolled in the dental plan for 6 consecutive months. Orthodontic services will not be covered until after a person is enrolled in the dental plan for 12 consecutive months. For the initial enrollment only, the waiting period(s) can be waived for all services if the enrollee was covered for at least 12 months under the immediately preceding dental plan.

Note – This document is only intended to provide a brief description of your benefits. Please refer to your Certificate and summary for a complete description of benefits, exclusions, and limitations.

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.

- It's easy to find a dentist! Four out of five dentists nationwide participate in our network.
- You have superior access to care and fee savings because of our agreements with participating dentists.
- Our dentists cannot balance bill you, which means more money in your pocket!
- No troublesome paperwork! Network dentists will fill out and file your claims.
- Pay only your copayments and/or deductibles when you receive care from network dentists – there are no hidden fees.
- You can still visit nonparticipating dentists, but you may be billed the full amount at the time of service and then have to wait to be reimbursed.

Quality Dental Program

With our quick and accurate claims processing, we pay more than 90% of claims in 10 days or less. Delta Dental also offers world-class customer service from our Certified Center of Excellence call center, as awarded by Benchmark Portal.

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 notices, review claims and amounts used toward maximums, print ID cards, and more – all at your own 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, please call our Customer Service team at (800) 524-0149 or look online at www.DeltaDentalmi.com.