

## Delta Dental PPO (Point-of-Service) Summary of Dental Plan Benefits For Group# 0007544-0001, 0011 Wayne State University

This Summary of Dental Plan Benefits should be read in conjunction with your Dental Care Certificate. Your Dental Care Certificate will provide you with additional information about your Delta Dental plan, including information about plan exclusions and limitations. The percentages below will be applied to the lesser of the dentist's submitted fee and Delta Dental's allowance for each service. Delta Dental's allowance may vary by the dentist's network participation. PLEASE NOTE - If you choose a Nonparticipating Dentist, you will be responsible for any difference between the amount Delta Dental allows and the amount the Nonparticipating Dentist charges, in addition to any Copayment or Deductible.

**Control Plan** – Delta Dental of Michigan

**Benefit Year** – January 1 through December 31

**Covered Services -**

	PPO Dentist	Premier Dentist	Nonparticipating Dentist
	Plan Pays	Plan Pays	Plan Pays*
<b>Class I</b>			
<b>Diagnostic and Preventive Services</b> - includes exams, cleanings, fluoride, and space maintainers	100%	100%	100%
<b>Emergency Palliative Treatment</b> - to temporarily relieve pain	100%	100%	100%
<b>Class II</b>			
<b>Radiographs</b> - X-rays	100%	80%	80%
<b>Sealants</b> - to prevent decay of permanent teeth	90%	80%	80%
<b>Minor Restorative Services</b> - fillings and crown repair	90%	80%	80%
<b>Endodontic Services</b> - root canals	90%	80%	80%
<b>Periodontic Services</b> - to treat gum disease	90%	80%	80%
<b>Oral Surgery Services</b> - extractions and dental surgery	90%	80%	80%
<b>Major Restorative Services</b> - crowns	90%	80%	80%
<b>Other Basic Services</b> - misc. services	90%	80%	80%
<b>Relines and Repairs</b> - to bridges and dentures	90%	80%	80%
<b>Class III</b>			
<b>Prosthetic Services</b> - includes bridges, implants, and dentures	50%	50%	50%
<b>Class IV</b>			
<b>Orthodontic Services</b> - includes braces	50%	50%	50%
<b>Orthodontic Age Limit</b> -	To age 19	To age 19	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. This Nonparticipating Dentist Fee may be less than what your dentist charges, which means that you will be responsible for the difference.

- Oral exams (including evaluations by a specialist) are payable twice in any period of 12 consecutive months.
- Prophylaxes (cleanings) are payable twice in any period of 12 consecutive months.
- Fluoride treatments are payable twice in any period of 12 consecutive months for people up to age 14.
- Bitewing X-rays are payable once in any calendar year for people under age 15 and once every two calendar years for people age 15 and older. Full mouth X-rays (which include bitewing X-rays) are payable once in any five-year period.
- Sealants are only payable once per tooth per lifetime for the occlusal surface of first permanent molars up to age nine and second permanent molars up to age 14. The surface must be free from decay and restorations.

- Composite resin (white) restorations are optional treatment on posterior teeth.
- Porcelain crowns are optional treatment on posterior teeth.
- Implants and implant related services are payable once per tooth in any five-year period.
- People with certain high-risk medical conditions may be eligible for additional prophylaxes (cleanings) or fluoride treatment. The patient should talk with his or her dentist about treatment.

Having Delta Dental coverage makes it easy for our enrollees to get dental care almost everywhere in the world! You can now receive expert dental care when you are outside of the United States through our Passport Dental program. This program gives you access to a worldwide network of dentists and dental clinics. English-speaking operators are available around the clock to answer questions and help you schedule care. For more information, check our Web site or contact your benefits representative to get a copy of our Passport Dental information sheet.

**Maximum Payment** – \$1,500 per person total per benefit year on all services except orthodontics. \$1,000 per person total per lifetime on orthodontic services.

**Deductible** – \$50 deductible per person total per benefit year limited to a maximum deductible of \$150 per family per benefit year. The deductible does not apply to diagnostic and preventive services, emergency palliative treatment, and orthodontic services.

**Waiting Period** – Employees who are eligible for dental benefits are covered on the first of the month following or concurrent with date of hire.

**Eligible People** – All persons represented by the American Association of University Professors/American Federation of Teachers, Hotel Employees and Restaurant Employees International Union Local 24, and Police Officers Association/Police Officers Labor Council who are employed half-time or more and their spouses and/or domestic partners and their dependent children under the age of 25, all active, regular non-represented employees who are employed half-time or more and their spouses and/or other eligible people ("OEP") and their dependent children under the age of 25, all persons represented by A.F.S.C.M.E. Local #1497 who are employed half-time or more and their spouses and/or domestic partners and their dependent children under the age of 25, Staff Association, Professional and Administrative Union, Operating Engineers, Local 517-M, Housing Authority (0001) and COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) (0011). The Contractor pays the full cost of this plan.

Other Eligible Person (OEP) The Contractor pays the full cost of this plan.

Non-represented WSU employees, or upon agreement by the applicable union, represented employees, who do not already enroll a spouse for dental benefits may enroll one other eligible person ("OEP"), if ALL of the following eligibility criteria are met: The Contractor pays the full cost of this plan.

The OEP is an adult, age 26 or older; The Contractor pays the full cost of this plan.

The OEP currently resides in the same residence as the employee and has done so for the 18 continuous months prior to the individual's enrollment, other than as a tenant; The Contractor pays the full cost of this plan.

The OEP is not a "dependent" of the employee as defined by the IRS; and The Contractor pays the full cost of this plan.

The OEP is not related by blood or by marriage. The Contractor pays the full cost of this plan.

The following individuals do not fall within the eligibility criteria OEP: The Contractor pays the full cost of this plan.

Spouse, children, grandchildren, parents, grandparents, siblings, nieces, nephews, aunts, uncles, cousins, landlords, renters, boarders and tenants of employees The Contractor pays the full cost of this plan.

Children who are qualified and claimed as IRS-defined dependents by an employee's OEP are also eligible for benefits if they are members of the employee's household or a full-time student and they are unmarried and under the age of 19 (up to age 23 if an IRS-defined dependent). The Contractor pays the full cost of this plan.

Eligibility to continue coverage for the OEP ceases at the end of the month in which the above criteria are not met. COBRA continuation coverage will not be available. The Contractor pays the full cost of this plan.

Also eligible are your legal spouse and your children under age 26, including your children who are married, who no longer live with you, who are not your dependents for Federal income tax purposes, and/or who are not permanently disabled and your domestic partners as defined in the contract.

If you and your spouse are both eligible for coverage under this Contract, you may be enrolled together on one application card or separately on individual application cards, but not both. Your dependent children may only be enrolled on one application card. Delta Dental will not coordinate benefits if you and your spouse are both covered under this Contract.

Benefits will cease on the last day of the month in which the staff member is actively employed