

# Delta Dental of Michigan Proposal for Grand Traverse Pavilions



## High Plan

### Delta Dental PPO (Point-of-Service) DENTAL BENEFIT HIGHLIGHTS

Coverage effective January 1, 2019

#### Plan Pays

	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Non-participating Dentist*
<b>Diagnostic &amp; Preventive</b>			
<b>Diagnostic and Preventive Services</b> - exams, cleanings, fluoride, and space maintainers	100%	100%	100%
<b>Emergency Palliative Treatment</b> - to temporarily relieve pain	100%	100%	100%
<b>Sealants</b> - to prevent decay of permanent teeth	100%	100%	100%
<b>Brush Biopsy</b> - to detect oral cancer	100%	100%	100%
<b>Radiographs</b> - X-rays	100%	100%	100%
<b>Basic Services</b>			
<b>Minor Restorative Services</b> - fillings and crown repair	90%	90%	90%
<b>Endodontic Services</b> - root canals	90%	90%	90%
<b>Periodontic Services</b> - to treat gum disease	90%	90%	90%
<b>Oral Surgery Services</b> - extractions and dental surgery	90%	90%	90%
<b>Other Basic Services</b> - misc. services	90%	90%	90%
<b>Relines and Repairs</b> - to bridges, implants, and dentures	90%	90%	90%
<b>Major Services</b>			
<b>Major Restorative Services</b> - crowns	60%	60%	60%
<b>Prosthetic Services</b> - bridges, implants, and dentures	60%	60%	60%
<b>Orthodontic Services</b>			
<b>Orthodontic Services</b> - braces	50%	50%	50%
<b>Orthodontic Age Limit</b>	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. This amount may be less than what the Dentist charges or Delta Dental approves and you are responsible for that difference.

**Maximum Payment** - \$3,000 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.

## Join Michigan's largest dental benefits family!

As a client of Delta Dental of Michigan, your employees will have access to the nation's largest dental networks: Delta Dental PPO and Delta Dental Premier. With 4 out of 5 dentists participating nationwide, these two networks provide superior access to care as well as reduced fees through our agreements with participating dentists. Lower claims costs mean lower rates! Plus, your employees cannot be balance billed - giving them added savings. Enrollees can visit nonparticipating dentists, but they can be balance billed and may have to pay more.

### Online Access

Our HIPAA compliant e-commerce capabilities let benefit managers and enrollees conduct business securely over the Internet. Benefit managers can update eligibility in real time, even while your employee is at the dentist. Your members can find a participating dentist, check benefits, select paperless notices, review claims and amounts used toward maximums or deductibles, print ID cards, and more at their convenience using our Consumer Toolkit.

### Quick and Accurate

We process and pay 90% of claims within 10 days with 99% accuracy - just another reason why we retain nearly 99% of our subscribers each year and 96% of our client groups renew their dental benefits with Delta Dental.

### Questions?

If you have questions, call your Account Manager, Jason Roys, at (517) 347-5314.









# Stay in network and save

As a Delta Dental PPO<sup>SM</sup> (Point-of-Service) member, you may see any dentist you like. However, you will likely save the most money and receive the highest level of coverage when you visit a Delta Dental PPO dentist.

<b>Delta Dental PPO dentists</b>	<ul style="list-style-type: none"> <li>No balance billing on covered services</li> <li>Most significant network discounts with more than 270,700 office locations nationwide*</li> <li>Dentists file claims for member</li> </ul>
<b>Delta Dental Premier<sup>®</sup> dentists</b>	<ul style="list-style-type: none"> <li>No balance billing on covered services</li> <li>Significant network discounts with the most office locations nationwide—340,300*</li> <li>Dentists file claims for member</li> </ul>
<b>Out-of-network dentists</b>	<ul style="list-style-type: none"> <li>Balance billing</li> <li>No network discounts</li> <li>May need to file own claims</li> </ul>

## How it works:

As shown below, your lowest out-of-pocket costs result from going to a Delta Dental PPO dentist.

Example savings for a crown by network	 Submitted charge	 Maximum allowed fee	 Percentage paid by Delta Dental	 Amount Delta Dental pays	 Amount dentist can balance bill	 Total amount you pay	 Total network savings
<b>Delta Dental PPO</b>	\$950	\$675	50%	\$337.50	\$0	\$337.50	<b>\$275</b> 
<b>Delta Dental Premier</b>	\$950	\$898	50%	\$449	\$0	\$449	\$52
<b>Out-of-network</b>	\$950	\$744	50%	\$372	\$206	\$578	\$0

Delta Dental PPO dentists	Delta Dental Premier dentists	Out-of-network dentists
Delta Dental PPO dentists have <b>agreed to charge \$675 for the \$950 service, a savings of \$275.</b> Your <b>Delta Dental plan covers 50 percent</b> of the cost. Assuming you've already met your deductible for the year, <b>Delta Dental will pay \$337.50 and you'll pay \$337.50.</b>	Delta Dental Premier dentists have <b>agreed to charge \$898—a savings of \$52</b> compared to the fee the dentist usually charges. Delta Dental's payment is based on the maximum allowed fee amount of \$898. Assuming you've met your deductible, <b>Delta Dental will cover 50 percent</b> of that \$898, <b>paying \$449.</b> With a Delta Dental PPO (Point-of-Service) plan, the dentist cannot bill you the difference between Delta Dental's payment and the Delta Dental Premier maximum allowed fee.	Out-of-network dentists <b>have not agreed to charge lower fees and can bill the full \$950.</b> Delta Dental's payment is based on the Delta Dental PPO fee schedule, which means <b>Delta Dental's pays \$372.</b> The dentist can bill you the difference between Delta Dental's payment and what they charge. This leaves <b>you with a bill of \$578, which includes the \$206 the out-of-network dentist can "balance bill."</b>

NOTE: Payment examples above are illustrative only. Fees and reimbursements can vary by location and dentist. They do however represent how payment is determined.  
 \*Delta Dental Plans Association, September 2017.

Find Delta Dental participating dentists near you by using the search feature on our website at [www.deltadentalmi.com/findadentist](http://www.deltadentalmi.com/findadentist), or by calling Delta Dental toll-free at 800-524-0149.

# Your benefits, at your fingertips!

The Delta Dental Mobile App helps you get the most out of your dental benefits anytime, anywhere. Use the dentist search or toothbrush timer without logging in, or enter your username and password to securely access your personal benefit information or estimate your dental care costs.

## » Coverage and claims information

See your plan type, benefit levels, deductibles, maximums and more. Check the status of recent dental claims. Add your dependents to your account to be able to access the whole family's coverage in one spot.

## » Dental Care Cost Estimator

This easy-to-use tool provides estimated cost ranges on common dental care needs for dentists in your area. You can even select your dentist for tailored cost estimates.

## » Dentist search

It's easy to find a participating dentist near you! Search and compare dental offices to find one that suits your needs. Narrow the list with criteria like 'language spoken' and 'specialty.' After you choose a dentist, you can save the contact information and get directions.

## » Mobile ID card

There's no longer a need to carry a paper ID card. Simply show the dentist's office your mobile ID card right on your screen. Easily save it to your device for quick access using Apple Passbook or Google Wallet.

## » Toothbrush timer

Keep up with your oral health routine by using this handy tool. Our timer counts down for two minutes while reminding you to brush each tooth.



## Get started

Delta Dental's free app is optimized for iOS (Apple) and Android devices. To download our app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental. Or, scan the QR code at right.



SCAN TO  
DOWNLOAD APP

## Log in for secure access

Delta Dental subscribers can log in using the username and password used to log in to [www.deltadental.com](http://www.deltadental.com). If you haven't registered for an account yet, you can do so within the app. If you've forgotten your username or password, you can also retrieve these within the app. You must log in each time you access the secure portion of the app. No personal health information is ever stored on your device.