

**Delta Dental PPOSM (Point-of-Service)
Benefit Features for
UAW Trust Members – Enhanced Benefit Plan**

Delta Dental PPO (Point-of-Service) is a national point-of-service preferred provider organization administered by Delta Dental of Michigan. You can go to any licensed dentist, but you could increase your benefits and lower your out-of-pocket costs by going to a Delta Dental PPO dentist. If you do not go to a Delta Dental PPO dentist, you will be covered by Delta Dental Premier®, our carefully managed fee-for-service program. However, you might have to pay more.

	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Nonparticipating Dentist
	Plan Pays	Plan Pays	Plan Pays
Diagnostic & Preventive Services			
Diagnostic and Preventive Services – includes exams, cleanings, and fluoride (fluoride payable age 19 and under)	100%	100%	100%
Brush Biopsy – to detect oral cancer	100%	100%	100%
Emergency Palliative Treatment – to temporarily relieve pain	100%	100%	100%
Basic Services			
Periodontal Maintenance – cleanings by specialist	100%	100%	100%
Periodontic Services – to treat gum disease	100%	90%	90%
Radiographs – X-rays	100%	90%	90%
Minor Restorative Services – fillings	100%	90%	90%
Relines and Repairs – to bridges and dentures	100%	90%	90%
Endodontic Services – root canals	100%	90%	90%
Extractions – simple and surgical removal of teeth	100%	90%	90%
Other Oral Surgery – dental surgery other than extractions	90%	90%	90%
Major Restorative Services – crowns	90%	90%	90%
Prosthodontic Services – includes bridges and dentures	70%	50%	50%
Orthodontic Services			
Orthodontics (treatment must begin prior to age 19 and coverage will continue to the end of treatment or until the maximum has been reached) – braces	60%	50%	50%
Maximum Payment – \$1,700 per person total per calendar year for Diagnostic & Preventive Services, Basic Services and Major Services. Delta Dental’s payment for Orthodontic Services will not exceed a lifetime maximum of \$2,000 per eligible person.			
Deductible – None.			
Delta Dental will use a carve-out method of coordinating benefits when the UAW RETIREE Medical Benefits Trust Dental Plan (The Trust) will be the secondary plan. The Trust Plan’s payment for covered services will equal the amount payable under this plan minus the amount paid by the primary plan. The Trust Plan’s payment will not exceed the amount that would have been paid in the absence of any other plan.			

**Customer Service toll-free number 800-524-0149
www.deltadentalmi.com**

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

How to Find a Participating Dentist

Delta Dental’s programs are based on networks of participating dentists. Delta Dental PPO (Point-of-Service) gives you access to two of the nation’s largest networks of participating dentists – Delta Dental PPO and Delta Dental Premier.

1. You can call Delta Dental’s automated telephone system, called DASI (Delta Dental’s Automated Service Inquiry) at 800-524-0149 to get the names of participating dentists, 24 hours a day, seven days a week.
 - To use DASI most effectively, have your Member ID number available when you place the call.
 - To get the names of participating dentists, you will be asked to enter a ZIP code. DASI will then provide a random list of participating dentists in or near that ZIP code. You can choose between listening to the names and having a list printed and mailed to you.
2. You can call and speak to a Customer Service Representative between 8:30 a.m. and 8:00 p.m. EST, Monday through Friday.
3. If you have access to the Internet, you can use the dentist directory on our website at www.deltadentalmi.com. You can look up the names of dentists participating in Delta Dental PPO or Delta Dental Premier.
4. If you have a smartphone, you can download the Delta Dental mobile app, available for both iOS and Android phones, to see a list of providers near you or you can search for providers within a specific ZIP code.

The Online Delta Dental Consumer Toolkit™

The Consumer Toolkit is a secure online site available to you 24 hours a day, seven days a week. This online service (no software purchase or download involved) will let you:

- Review up-to-date benefits information (such as eligibility, how much of your yearly benefit has been used to date, how much is still available, and coverage for specific dental services, etc.)
- Pull up a claim and see what has been approved and paid
- Print your own claim forms

The Consumer Toolkit is just one in a series of technological innovations we have made to continually improve our services. You can access the Consumer Toolkit at www.deltadentalmi.com.

Payment Example – Delta Dental PPO (Point-of-Service)

		DELTA DENTAL PPO DENTIST	DELTA DENTAL PREMIER DENTIST	NON- PARTICIPATING DENTIST
Adult Cleaning	Submitted fee:	\$80.00	\$80.00	\$80.00
	Maximum Allowed fee:	\$54.00	\$77.00	\$63.00
	Coverage level:	100%	100%	100%
	Amount Delta Dental pays:	\$54.00	\$77.00	\$63.00
	AMOUNT YOU PAY:	\$0.00	\$0.00	\$17.00
Partial Denture	Submitted fee:	\$950.00	\$950.00	\$950.00
	Maximum Allowed fee:	\$675.00	\$898.00	\$744.00
	Coverage level:	70%	50%	50%
	Amount Delta Dental pays:	\$472.50	\$449.00	\$372.00
	AMOUNT YOU PAY:	\$202.50	\$449.00	\$578.00

Payment examples above are illustrative only. Fees and reimbursements can vary by location and dentist. They do, however, represent how payment is determined. Reimbursement for nonparticipating dentists will be based on Delta Dental’s approved Nonparticipating Dentist fees. The fee may be less than what your dentist charges and you may have to pay the remaining balance.