

# Delta Dental plans for the Michigan Osteopathic Association



We do dental. *Better.*

 **DELTA DENTAL**

## Why Enroll with Delta Dental?

Good oral health is essential to good overall health. Having a quality dental benefits plan makes it easy for you to help maintain your oral health and in turn, your general wellness. And because Delta Dental specializes in dental benefits, we can provide the best programs available to keep you and your family healthy.

Delta Dental's large networks can save you money on your out-of-pocket expenses. In fact, our networks include over 93 percent of Michigan dentists and 3 out of 4 dentists nationwide, making it easy for you to visit a participating dentist anywhere. By visiting a dentist who participates with Delta Dental Premier® or Delta Dental PPO<sup>SM</sup>, you may be able to save more than the amount you would pay if you were not enrolled with Delta Dental. Over the past year, **Delta Dental's contracts with our participating dentists have saved MOA members nearly \$125,000.\*** You also save on your monthly premium by joining through the MOA!



Delta Dental has established a maximum approved fee for nearly all dental services, and participating dentists agree to accept these fees as full payment for those services. Participating dentists must also abide by our processing policies. Plus, you won't have to fill out claim forms when you visit a participating dentist—they will complete and file forms for you.

In addition to our world-class customer service department, you also have access to our secure, online Consumer Toolkit®, which provides the tools necessary for you to be an informed, responsible dental benefit user. Through the toolkit you are able to monitor your claim activity and even sign up for paperless delivery of Explanation of Benefits (EOB) statements.

\*Delta Dental of Michigan, 2009 Savings Distribution by Network Report

## Benefits of Having Delta Dental Coverage

Need an example of the benefits of having dental benefits? Mr. Smith has a spouse and two children. Everyone in the family gets two cleanings, two oral exams, X-rays, and typically requires a few other services in a year.

	Without Dental Benefits Coverage	With Delta Dental Coverage <i>(Services from a Delta Dental PPO Dentist)</i>	Mr. Smith's Plan Covers <sup>1</sup>
Exam and Cleaning (8)	\$900	\$0	100%
Bitewing X-rays (4)	\$220	\$0	100%
Fillings (2)	\$300	\$64	75%
Crown	\$890	\$262	60%
Out-of-pocket Costs	\$2,310	\$310	–
<b>TOTAL SAVINGS</b>	<b>\$0</b>	<b>\$2,000</b>	–

\* Estimations only. Savings will vary on plan design, provider participation, and office location.

<sup>1</sup> Percentages applied to Delta Dental PPO Fee Schedule.

## Payment Examples

Once you start using your dental benefits, you will receive an Explanation of Benefits (EOB) statement showing the amount the plan paid and the amount you owe the provider, if any. Below are two examples of how the plan works and how receiving services from a Delta Dental PPO or Delta Dental Premier dentist can help you save money.

It is important that you review your benefit summary to see what your plan's benefit levels are as these are only examples and actual payments will vary.

### CLASS 1 BENEFIT (CLEANING)

Submitted Amount*	<b>\$100</b>
Delta Dental PPO Dentist Fee Schedule**	<b>\$70</b>
Delta Dental Premier Maximum Approved Fee**	<b>\$90</b>
Nonparticipating Dentist Fee	<b>\$87</b>

<b><i>What happens if you go to a:</i></b>	<b><u>Delta Dental PPO dentist</u></b>	<b><u>Delta Dental Premier dentist</u></b>	<b><u>Nonparticipating dentist</u></b>
Benefit level	<b>100%</b>	<b>100%</b>	<b>100%</b>
Plan pays	<b>\$70</b>	<b>\$90</b>	<b>\$87</b>
Member pays	<b>\$0</b>	<b>\$0</b>	<b>\$13</b>

### CLASS 2 BENEFIT (ROOT CANAL)

Submitted Amount*	<b>\$650</b>
Delta Dental PPO Dentist Fee Schedule**	<b>\$450</b>
Delta Dental Premier Maximum Approved Fee**	<b>\$600</b>
Nonparticipating Dentist Fee	<b>\$500</b>

<b><i>What happens if you go to a:</i></b>	<b><u>Delta Dental PPO dentist</u></b>	<b><u>Delta Dental Premier dentist</u></b>	<b><u>Nonparticipating dentist</u></b>
Benefit level	<b>75%</b>	<b>65%</b>	<b>65%</b>
Plan pays	<b>\$337.50</b>	<b>\$390</b>	<b>\$325</b>
Member pays	<b>\$112.50</b>	<b>\$210</b>	<b>\$175</b>

\* Amount a dentist charges for the procedure.

\*\* Amount a Delta Dental participating dentist accepts as payment in full.

# Delta Dental Plan Options

## How to Enroll

Return completed enrollment form to:

Fax: (517) 347-1566

Michigan Osteopathic Association

2445 Woodlake Circle, Okemos, MI 48864

For questions about pricing or enrollment, contact the MOA at (800) 657-1556. You can download the enrollment form at: <http://www.mi-osteopathic.org/pages/office/insurance.php>.

SERVICE TYPE	PLAN A—LOW Delta Dental PPO (Point-of-Service) Group #7317-1000	PLAN B—HIGH Delta Dental PPO (Point-of-Service) Group #7317-2000	
	Delta Dental PPO, Delta Dental Premier or Nonparticipating	Delta Dental PPO	Delta Dental Premier or Nonparticipating
<b>CLASS I</b>			
Diagnostic & Preventive Services—Includes exams, cleanings, fluoride treatments and space maintainers	50%	100%	100%
Emergency Palliative Treatment	50%	100%	100%
Radiographs—X-rays	50%	100%	100%
Sealants	50%	100%	100%
<b>CLASS II</b>			
Oral Surgery—Extractions and dental surgery, including pre- and post-operative care	50%	75%	65%
Minor Restorative Services—Includes amalgam and resin restorations, relines, and repairs to prosthetic appliances	50%	75%	65%
Periodontics—Treatment for diseases of the gums and supporting structures of the teeth	50%	75%	65%
Endodontics—Root canals	50%	75%	65%
<b>CLASS III</b>			
Major Restorative Services—Cast restorations (crowns)	50%	60%	50%
Prosthodontics—Bridges and dentures	50%	60%	50%
<b>CLASS IV</b>			
Orthodontics—To age 19	N/A	60%	50%
<b>BENEFIT MAXIMUMS</b>			
<i>For Classes I, II and III, the maximum dollar amount the plan pays during each calendar year for each person is:</i>	\$800	\$1,200	\$1,000
<i>For Class IV orthodontic care, the plan pays a lifetime maximum for each eligible person of:</i>	N/A	\$1,000	\$1,000

Payment is based on the participating status of the dentist: Delta Dental PPO<sup>SM</sup>—based on dentist’s submitted fee or the Delta Dental PPO dentist fee schedule, whichever is less; Delta Dental Premier<sup>®</sup>—based on dentist’s submitted fee or the maximum approved fee, whichever is less; and Nonparticipating—based on dentist’s submitted fee or Delta Dental’s nonparticipating dentist fee, whichever is less. **NOTE:** This summary is a sample of benefits. Policies have exclusions and limitations that may limit coverage. For complete coverage details, please refer to your certificate.