

## Benefits at a Glance for: MSD Wayne - Client # 1075-0001

# Basic Plan

We are pleased to announce you will be covered under Delta Dental PPO<sup>SM</sup> (Standard) beginning on your effective date of coverage. You will have access to the nation's largest dental networks – Delta Dental PPO<sup>SM</sup> and Delta Dental Premier<sup>®</sup>.

- With Delta Dental PPO (Standard), all claims are paid using the PPO Dentist Schedule.
- You cannot be balance billed when you seek treatment from a PPO Dentist – giving you added savings.
- When treatment is provided by a Premier Dentist, you may have to pay more, but cannot be billed more than Delta's Maximum Approved Fee.

You can continue to see your current dentist; however, if your dentist does not participate in one of our networks, you may pay more. You are likely to **save more money** by visiting a dentist who is in one of these networks.

### Delta Dental PPO Standard

Covered Services:	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Out-of-Network Dentist*
<b>Diagnostic &amp; Preventive</b>			
<b>Diagnostic and Preventive Services</b> – exams, cleanings, fluoride, space maintainers.	100%	100%	100%
<b>Emergency Palliative Treatment</b> – to temporarily relieve pain	100%	100%	100%
<b>Brush Biopsy</b> – to detect oral cancer	100%	100%	100%
<b>Sealants</b> – to prevent decay of permanent teeth	100%	100%	100%
<b>Radiographs</b> –X-rays	100%	100%	100%
<b>Basic Services</b>			
<b>Minor Restorative Services</b> – fillings and crown repair	80%	50%	50%
<b>Endodontic Services</b> – root canals	80%	50%	50%
<b>Periodontic Services</b> – treatment for gum disease	80%	50%	50%
<b>Oral Surgery</b> –Extractions and dental surgery	80%	50%	50%
<b>Other Basic Services</b> – miscellaneous services	80%	50%	50%
<b>Relines and Repairs</b> - to bridges, Implants, and dentures	80%	50%	50%
<b>Major Services</b>			
<b>Major Restorative Services</b> – crowns	50%	50%	50%
<b>Prosthodontic Services</b> – bridges , Implants and dentures	50%	50%	50%
<b>Orthodontic Services</b>			
<b>Orthodontic Services</b> – braces <b>(ALL AGES)</b>	50%	50%	50%

\* When you receive services from a Delta Dental Premier or Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's PPO Dentist Schedule (or the 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** - \$1,000 per person total per calendar year on all services except orthodontics. Orthodontic services have a \$1,000 per person total lifetime maximum.

**Deductible** – \$50 Deductible per person total per Calendar Year limited to a maximum Deductible of \$150 per family per Calendar Year. The Deductible does not apply to diagnostic and preventive services, emergency palliative treatment, sealants, brush biopsy, X-rays, and Orthodontic services.

**Maximum Carryover** – If at least one Covered Service is paid in a Benefit Year and the total Benefit paid does not exceed \$500.00 in that Benefit Year, \$250.00 will carry over to the next Benefit Year's Maximum Payment. This amount will accumulate from one Benefit Year to the next, but will not exceed \$1,000.00. If no Covered Services are paid during a Calendar Year, all accumulated carryover amounts from previous Calendar Years will be forfeited.

## What are the benefits of network providers?

### Delta Dental PPO Dentists

- Submit claims for you and payment will be sent directly to your dentist.
- Only charges you for your copayment and deductible, if any.
- Out-of-pocket costs are likely lower.

### Delta Dental Premier Dentists

- Submit claims for you and payment will be sent directly to your dentist.
- Only charges you for your copayment, deductible, and the difference between the Maximum Approved fee and the Delta Dental PPO Standard Fee.

### Out-of-Network Dentists

- May require you to submit your own claims.
- You may be responsible for making full payments to your dentist at the time of service.
- Delta Dental will send you a check for amount covered under your plan.

## How can I find a network dentist? How can I find out if my dentist is in the network?

You can find network dentists by visiting our website at [www.deltadentalin.com](http://www.deltadentalin.com) or by calling Delta Dental's Customer Service department at (800) 524-0149.

## What is the difference between a Delta Dental PPO and a Delta Dental Premier dentist?

Delta Dental PPO providers accept a lower fee than Delta Dental Premier dentists would accept. **This means that your out-of-pocket costs will likely be less when visiting a Delta Dental PPO dentist**, because your copayment percentage (if any) will be applied to a lesser amount.

You can still save money if that dentist participates in another Delta Dental program called Delta Dental Premier®. Delta Dental Premier dentists agree to accept no more than their local Delta Dental's Maximum Approved Fee as full payment for covered services. However, our payment for covered services will be based on the amount in the Delta Dental PPO dentist schedule and you are responsible for the difference between the Maximum Approved Fee and the Delta Dental PPO dentist schedule amount.

## What if I am in the middle of treatment?

We encourage you to complete multiple-step procedures in progress (like crowns, bridges, or dentures) prior to your effective date with Delta Dental. However, Delta Dental *will* cover services that are completed after your effective date where applicable.

## What if I am in orthodontic treatment?

If orthodontic treatment is currently in progress for you or one of your dependents, please ask your dentist to submit a new treatment plan to Delta Dental. Any remaining Orthodontic Lifetime Maximum will be applied, and the liability of the claim will be recalculated based on the number of months left in the treatment plan.

## Where should claims be submitted for services rendered prior to my effective date?

Claims for dental services rendered **prior** to January 1, 2018 must be submitted to Guardian to receive reimbursement.

## Where should claims be submitted for services rendered after January 1, 2018?

Delta Dental PO Box 9085 Farmington Hills, MI 48333-9085

		Delta Dental PPO Dentist	Delta Dental Premier Dentist	Out-Of-Network Dentist
<b>ADULT CLEANING</b>	Dentist Charges:	\$86.00	\$86.00	\$86.00
	What Delta Dental Accepts:	\$49.00	\$76.00	\$65.00
	Coverage Level:	100%	100% of PPO fee	100% of PPO fee
	Amount Delta Dental Pays:	\$49.00	\$49.00	\$49.00
	<b>AMOUNT YOU PAY:</b>	<b>\$0.00</b>	<b>\$27.00</b>	<b>\$37.00</b>
<b>FILLING (one surface)</b>	Dentist Charges:	\$130.00	\$130.00	\$130.00
	What Delta Dental Accepts:	\$69.00	\$116.00	\$96.00
	Coverage Level:	80%	50% of PPO fee	50% of PPO fee
	Amount Delta Dental Pays:	\$55.20	\$34.50	\$34.50
	<b>AMOUNT YOU PAY:</b>	<b>\$13.80</b>	<b>\$81.50</b>	<b>\$95.50</b>
<b>CROWN</b>	Dentist Charges:	\$1,018.00	\$1,018.00	\$1,018.00
	What Delta Dental Accepts:	\$725.00	\$979.00	\$823.00
	Coverage Level:	50%	50% of PPO fee	50% of PPO fee
	Amount Delta Dental Pays:	\$362.50	\$362.50	\$362.50
	<b>AMOUNT YOU PAY:</b>	<b>\$362.50</b>	<b>\$616.50</b>	<b>\$655.50</b>

NOTE: Payment examples are just to demonstrate savings. Fees vary by location and dentist.