Delta Dental PPO[™] (Point-of-Service) **Benefit Features for** State of Michigan - State Dental Plan Group #8700 (Active) & #8800 (COBRA)

Delta Dental PPO (Point-of-Service) is 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 can choose dentists who participate in Delta Dental Premier®, our carefully managed fee-for-service program and still see savings. However, you might have to pay more. If you visit a dentist who does not participate in any of Delta Dental's programs, you will be responsible for the difference between Delta Dental's payment and the nonparticipating dentist's fee, and you may need to file your own claims.

Delta Dental PPO Dentist Plan Pays	Delta Dental Premier Dentist Plan Pays	Nonparticipating Dentist* Plan Pays
100%	100%	100%
100%	100%	100%
100%	90%	90%
90%	90%	90%
100%	90%	90%
100%	90%	90%
100%	90%	90%
100%	90%	90%
100%	90%	90%
90%	90%	90%
90%	90%	90%
100%	100%	100%
100%	50%	50%
70%	50%	50%
70%	50%	50%
75%	60%	60%
ach plan year (Ja	nuary - Decemb	er) for each covered
le person.		
	Pays 100% 100% 100% 90% 100% 100% 100% 100% 100% 100% 100% 100% 100% 100% 100% 70% 70% 75%	Pays Pays 100% 100% 100% 100% 100% 90% 100% 90% 100% 90% 100% 90% 100% 90% 100% 90% 100% 90% 100% 90% 100% 90% 100% 90% 100% 90% 100% 90% 100% 90% 100% 90% 100% 90% 100% 90% 100% 90% 100% 90% 70% 50% 70% 50% 70% 50% 75% 60% ach plan year (January - December)

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.

The level of dental coverage is determined by the provider you choose. To verify a dentist is a participating dentist, you can use Delta Dental's online Dentist Directory at www.deltadental.com/us/en/member/find-a-dentist.html or call (800) 524-0150. This document is intended as a supplement to your State Dental Plan Booklet. Please refer to your booklet for policy exclusions and limitations.