

A lot of things change in retirement. Your coverage with Delta Dental doesn't have to.

When making decisions about your health care in retirement, don't forget about your smile. Unfortunately, dental care can be overlooked until it's too late. Minor oral health problems left untreated can lead to major problems, which can be devastating for your overall health.

Having a plan from Delta Dental not only helps you get the regular care you need to stay healthy, it also gives you financial protection from unexpected, and often expensive, problems.

Delta Dental has several affordable dental plans available for retirees. These plans make it easy for you to continue your Delta Dental coverage and protect your health—and your wallet.

Great networks

You can keep your current dentist. With these Delta Dental plans, you can go to any licensed dentist, anywhere. However, you will save the most money by choosing one of the thousands of dentists who participate with Delta Dental.

Participating dentists agree to accept Delta Dental's fee determination as full payment for their services and cannot charge you for the difference between their fee and Delta Dental's.

Delta Dental's networks of participating dentists are the largest available anywhere, so it's easy to find a dentist near you. Visit www.deltadental.com to search our dentist directory to find participating dentists (including specialists) that are close to you.

Easy to use

Our plans are also easy for you to use. Delta Dental pays participating dentists directly and they fill out and file claim forms, too. That means no paperwork for you.

Affordable rates

These plans are available to you at affordable rates. For more information about costs and details of coverage or to sign up, go to www.mysmilecoverage.com or call us at (888) 607-7001.

Over the last year, the average UAW retiree from GM and Chrysler received more than \$880 in dental treatment, and nearly one out of five needed more than \$1,500 in dental care.*

Clearly, your Delta Dental plan is something you can't afford to lose.

*Based on 2008 claims data from Delta Dental group policy

Continue your dental coverage with the name you trust

Great coverage

You can choose from two plans that cover a wide range of services you may need—from routine services like oral exams, cleanings, and X-rays to more complex (and expensive) services like bridges, crowns, and dentures. Treatment for accidental dental injury is also covered for those unforeseen and often costly emergencies.

SERVICE TYPE	OPTION I		OPTION II	
	Delta Dental PPO Dentist	Delta Dental Premier or Non-par	Delta Dental PPO Dentist	Delta Dental Premier or Non-par*
	Plan pays	Plan pays	Plan pays	Plan pays
Accidental dental injury	100%	100%	50%	50%
Diagnostic & preventive services† Emergency palliative services† Bitewing X-rays†	90%	70%	50%	50%
Other X-rays†	90%	70%	50%	50%
Periodontal prophylaxes Denture repair, rebase, relining	80%	80%	50%	50%
Minor restorative services	50%	50%	50%	50%
Oral surgery Periodontics Endodontics Crown and cast restorations Prosthodontics TMD treatment	50%	50%	50%	50%
BENEFIT YEAR MAXIMUM	\$1,600 per member		\$1,000 per member	
LIFETIME MAXIMUMS	\$300—TMD** \$1,000—Dental injury		\$300—TMD** \$1,000—Dental injury	
DEDUCTIBLE (per benefit year)	None		\$50 per member	
WAITING PERIODS	None		None	

*Coverage based on Delta Dental PPO fee schedule. **Temporomandibular joint disorder. †Deductible waived for these services.

How to enroll

You can sign up online at www.mysmilecoverage.com or by calling (888) 607-7001.

For more information, visit us online.

Michigan www.deltadentalmi.com
Ohio www.deltadentaloh.com
Indiana www.deltadentalin.com

Note: These dental plans are available exclusively to retirees of organizations selecting Delta Dental of Michigan, Ohio and Indiana to provide them. Dental plans are not currently available in the following states: NC, VA and PA. Underwritten by Renaissance Life & Health Insurance Company of America and Renaissance Health Insurance Company of New York.