

Dental coverage at a glance

Michigan Public School Employees Retirement System

With your retirement system's dental plan, which is administered by Delta Dental, you are welcome to go to the dentist of your choice: a Delta Dental PPOSM dentist, a Delta Dental Premier® dentist or a nonparticipating dentist. However, your cost will likely be lowest when you go to a Delta Dental PPO dentist.

Delta Dental PPO dentists—Your dental plan is designed to offer the maximum benefit with the lowest out-of-pocket expense when you use Delta Dental PPO dentists. Delta Dental PPO dentists agree to accept Delta Dental's PPO approved amount as payment in full for covered services. You are only responsible for your coinsurance.

Delta Dental Premier dentists—Many dentists that are not part of the Delta Dental PPO network may be in the Delta Dental Premier network. You may still save money when you use a Delta Dental Premier dentist, but you will be responsible for your coinsurance plus any additional costs for using a dentist outside the Delta Dental PPO network.

Nonparticipating dentists—Dentists that do not participate with Delta Dental do not have an agreement to accept Delta Dental's approved amounts. Nonparticipating dentists will likely cost you the most money. When you use providers that do not participate with Delta Dental, you are responsible for paying your coinsurance plus any additional costs up to the dentist's charge.

Diagnostic and preventive payment example:

	CHARGE	APPROVED AMOUNT	MEMBER COST SHARE		AMOUNT YOU PAY
			COINSURANCE <small>(Percent of Delta Dental PPO approved amount)</small>	ADDITIONAL COST	
Delta Dental PPO	\$90	\$55	\$2.75 <small>(5% of \$55)</small>	+ \$0	\$2.75
Delta Dental Premier	\$90	\$77	\$5.50 <small>(10% of \$55)</small>	+ \$22 <small>(Difference between Delta Dental PPO and Delta Dental Premier approved amount)</small>	\$27.50
Nonparticipating	\$90	\$90	\$5.50 <small>(10% of \$55)</small>	+ \$35 <small>(Difference between Delta Dental PPO approved amount and dentist's charge)</small>	\$40.50

With a Delta Dental PPO dentist, you are only responsible for your coinsurance. With a Delta Dental Premier dentist, you owe your coinsurance plus the difference between the Delta Dental PPO approved amount and the Delta Dental Premier approved amount. With a nonparticipating dentist, you owe your coinsurance plus the difference between the Delta Dental PPO approved amount and the dentist's charge.

DENTAL BENEFITS SUMMARY

Michigan Public School Employees Retirement System

Delta Dental PPO (Standard)

	DELTA DENTAL PPO NETWORK	NOT IN DELTA DENTAL PPO NETWORK	
	Delta Dental PPO dentist	Delta Dental Premier dentist	Nonparticipating dentist
	Patient pays Plan pays	Patient pays* Plan pays	Patient pays* Plan pays
DIAGNOSTIC AND PREVENTIVE SERVICES			
Diagnostic and preventive services To diagnose and/or prevent dental abnormalities or disease (includes exams, cleanings and fluoride, to age 21, twice per calendar year)	5% 95%	10% 90%	10% 90%
Emergency palliative treatment To temporarily relieve pain	5% 95%	10% 90%	10% 90%
BASIC SERVICES			
Radiographs Includes bitewing X-rays once per calendar year (twice per calendar year for patients up to age 19) and full mouth X-rays once in any period of 60 consecutive months	5% 95%	25% 75%	25% 75%
Minor restorative services To repair teeth damaged by disease or injury (for example, fillings). Composite resin fillings (white) are not covered on posterior teeth	20% 80%	25% 75%	25% 75%
Major restorative services Used when teeth can't be restored with another filling material (for example, crowns)	25% 75%	25% 75%	25% 75%
Periodontic services To treat diseases of the gums and supporting structures of the teeth	25% 75%	25% 75%	25% 75%
Endodontic services To treat teeth with diseased or damaged nerves (for example, root canals and pulpotomy)	25% 75%	25% 75%	25% 75%
Oral surgery services Extractions and dental surgery, including preoperative and postoperative care	25% 75%	25% 75%	25% 75%
Relines and repairs Repair of existing dentures and implants, relines, and rebase of dentures	25% 75%	25% 75%	25% 75%
MAJOR SERVICES			
Prosthodontic services Services and appliances that replace missing natural teeth such as bridges, implants, partial dentures and complete dentures	50% 50%	50% 50%	50% 50%
ORTHODONTICS			
Orthodontic services (to age 19) To correct malposed teeth and/or facial bones (for example, braces)	50% 50%	50% 50%	50% 50%
MAXIMUMS			
Annual maximum (per calendar year) For diagnostic and preventive services, basic services, and major services	\$1,100 per member		
Orthodontic lifetime maximum	\$1,200 per eligible member		

*You also pay any additional costs for using a dentist outside the Delta Dental PPO network.

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