



**MICHIGAN OFFICE OF  
RETIREMENT SERVICES**

*Big Plans. Small Steps.*

# Michigan Public School Employees' Retirement System 2026 Dental Plan Benefits

Delta Dental of Michigan



 **DELTA DENTAL**

# Presentation overview

**Our goal is to help you understand:**

- 2026 dental plan update.
- Key terms.
- Provider options.
- Your 2026 cost share.
- Helpful resources.



# 2026 dental plan update



# 2026 dental plan updates

**Effective Jan. 1, 2026, your Delta Dental plan is implementing the following benefit changes:**

- Esthetic restorations such as porcelain and porcelain fused-to-metal will be allowed on posterior teeth.
- Special Health Care Needs Benefit will be added to allow for additional cleanings, visits, and / or treatment modifications for members with a qualifying special health care need.
- Evidence-based benefits will be added to allow for additional cleanings and / or fluoride for members with specific at-risk health conditions.

# 2026 dental plan updates (cont.)

**Effective Jan. 1, 2026, your Delta Dental plan is implementing the following benefit changes:**

- Two additional cleanings will be allowed with documented periodontal disease.
- Overdentures will be allowed. In addition, this change will allow for services on remaining teeth.

# Key terms



# Key terms

**Coinsurance** is a fixed percentage of the costs you share with your retirement system.

**Deductible** is the amount you pay each year before your retirement system begins to pay.

**Annual maximum** is the maximum amount your retirement system dental plan will pay in a calendar year for diagnostic and preventive services, basic services, and major services benefits.

**Orthodontic lifetime maximum** is the maximum amount your retirement system dental plan will pay throughout the time you're enrolled in the plan for orthodontic services.

**Coordination of benefits** is the way claims are paid when there is more than one dental benefits plan. Your dental plan uses the carve-out method to process coordinated claims. Visit **[DeltaDentalMI.com](https://www.DeltaDentalMI.com)**/**MPSERS** for more information if you have multiple dental plans.

# Provider options





# Your dental plan offers choices

**You have the freedom** to choose any dentist:

- Delta Dental PPO™.
- Delta Dental Premier®.
- Nonparticipating.

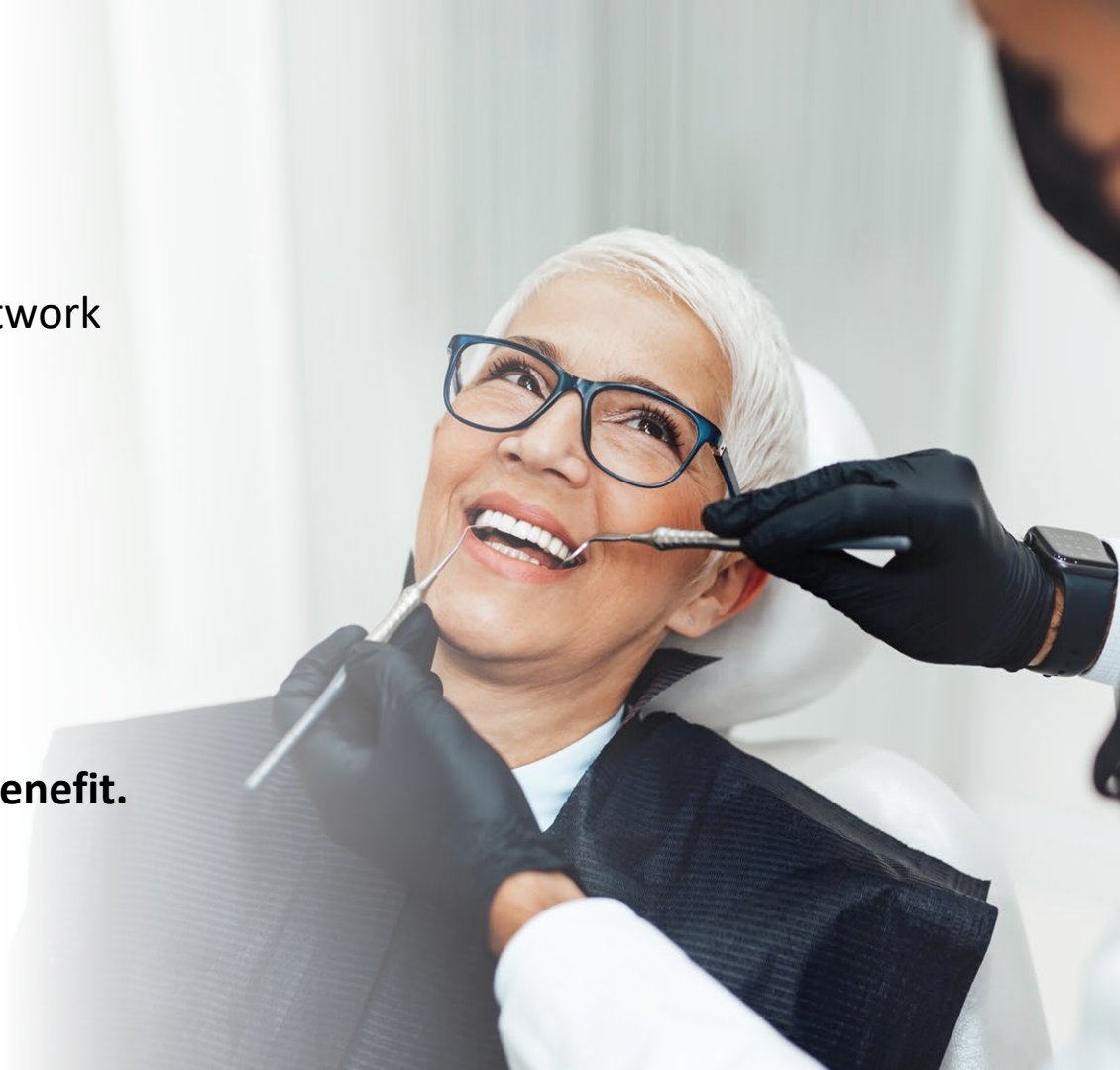
**Your retirement system dental plan** is designed to offer the maximum benefit with the lowest out-of-pocket expense when you use a Delta Dental PPO dentist.

**All claims** are reimbursed at the approved amount for the Delta Dental PPO network.

**You'll likely** pay more when you use a Delta Dental Premier or nonparticipating dentist.

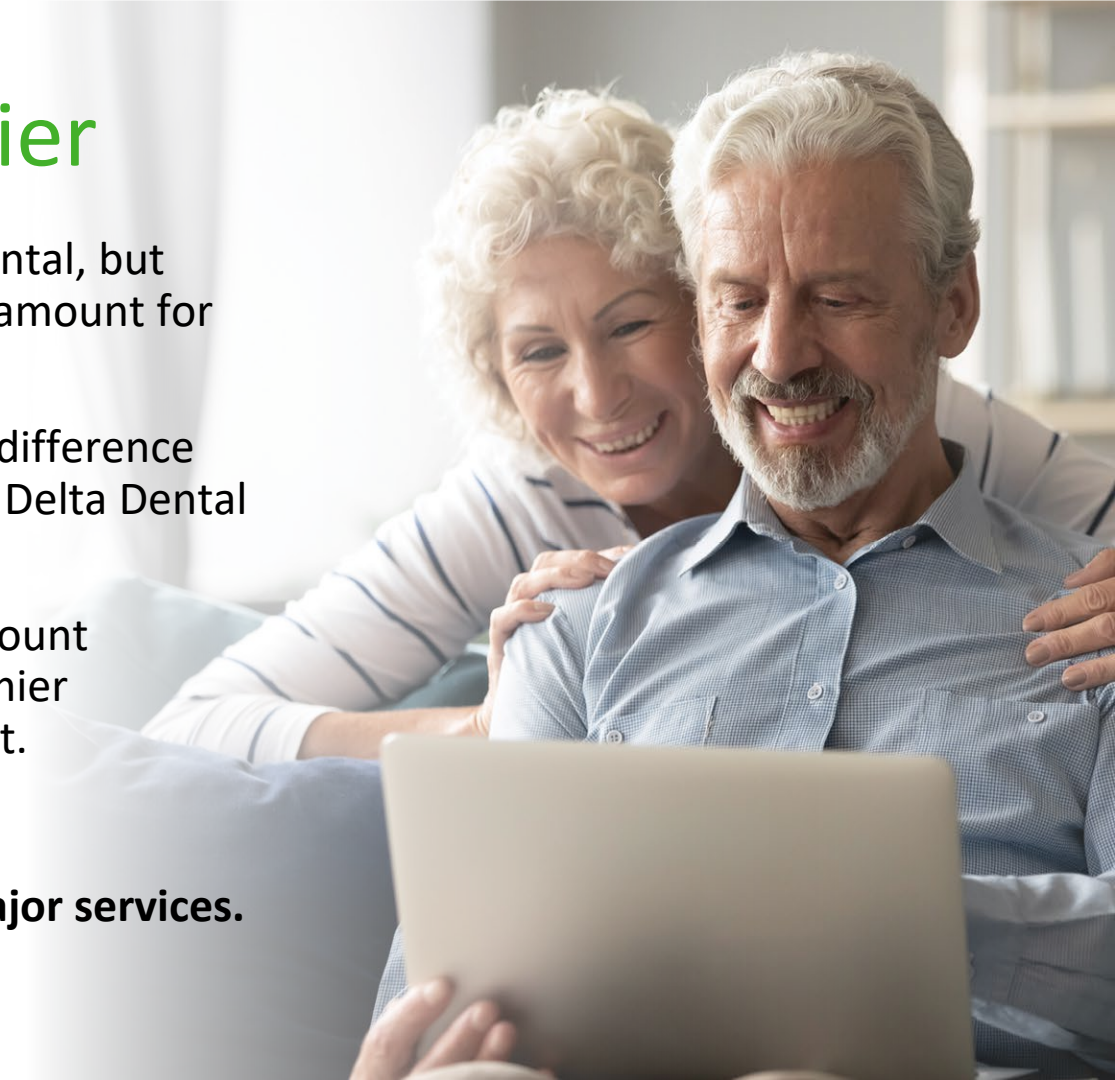
# Delta Dental PPO

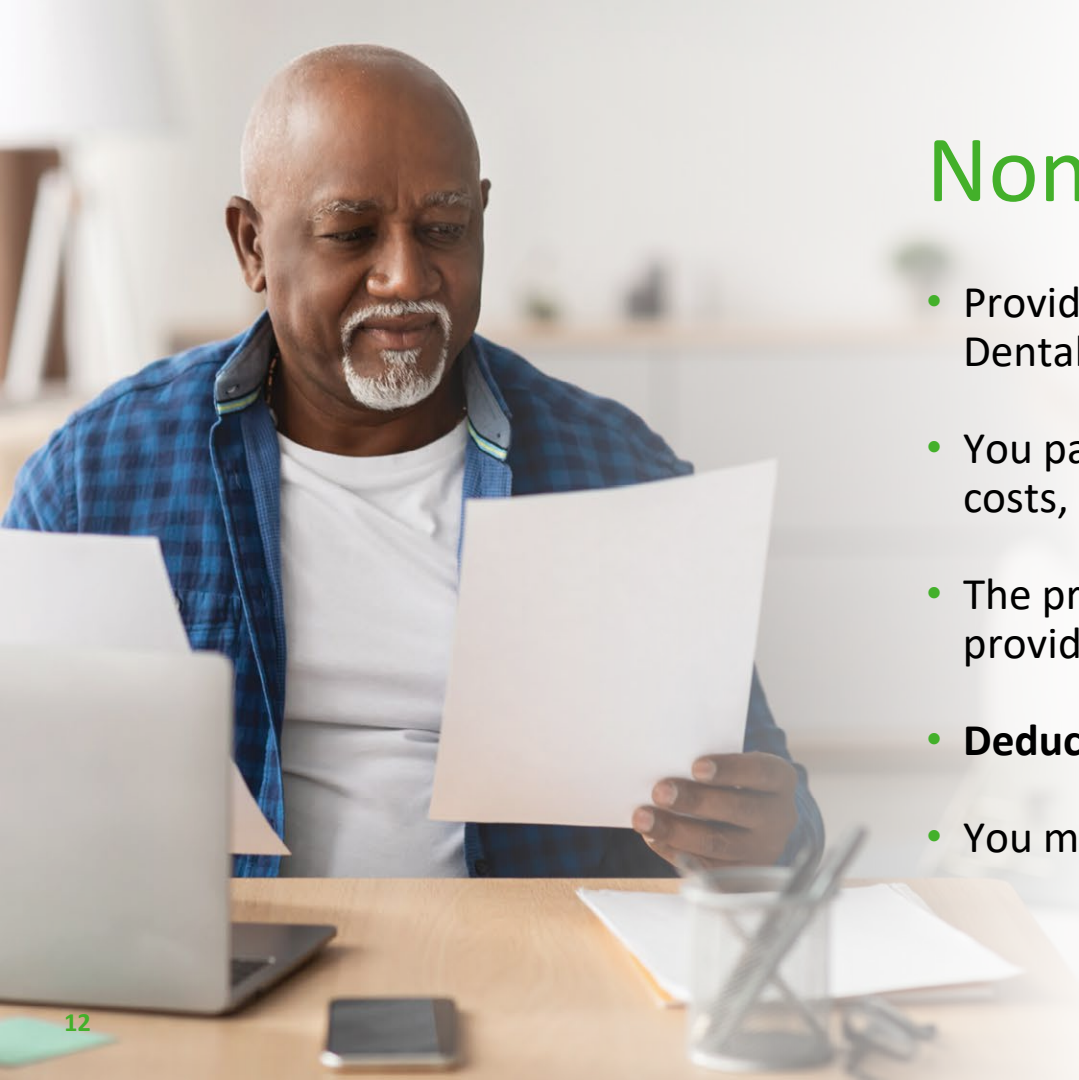
- Providers accept Delta Dental's approved amount for the PPO network as payment in full.
- You pay only your coinsurance.
- Balance billing is not allowed.
- Providers are paid directly.
- **You receive the highest level of benefit.**
- **There's no deductible.**



# Delta Dental Premier

- Providers participate with Delta Dental, but do not accept the lower approved amount for the Delta Dental PPO network.
- You pay your coinsurance *plus* the difference between the Delta Dental PPO and Delta Dental Premier approved amounts.
- No balance billing between the amount approved for the Delta Dental Premier network and the submitted amount.
- Providers are paid directly.
- **Deductible applies to basic and major services.**





# Nonparticipating

- Providers who do not participate with Delta Dental **will likely cost you more out of pocket.**
- You pay your coinsurance plus any additional costs, up to the provider's charge.
- The provider can balance bill, up to the provider's submitted charge.
- **Deductible applies to basic and major services.**
- You may have to submit claims.

# Provider comparison

<b>Delta Dental PPO</b> 351,700+ locations 115,100+ unique dentists	<b>Delta Dental Premier</b> 413,900+ locations 151,500+ unique dentists	Nonparticipating
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## Delta Dental PPO

- You pay only your coinsurance.
- Balance billing is not allowed.
- ***There's no deductible.***
- ***You receive the highest benefit level.***

## Delta Dental Premier

- You pay your coinsurance *and* the difference between approved amounts for Delta Dental PPO and Delta Dental Premier networks.
- Balance billing is not allowed.
- ***Deductible applies to basic and major services.***

## Nonparticipating

- You pay your coinsurance *and* any additional amounts, up to the provider's charge.
- Balance billing is allowed.
- ***Deductible applies to basic and major services.***

# Additional provider information

**Your** dental plan allows for access to participating providers across the United States.

**All** providers outside the United States are considered nonparticipating providers, but the claim can be submitted for reimbursement.

**Claims** submitted by a **provider** who has both Delta Dental PPO and Delta Dental Premier participating network status will automatically be paid as a Delta Dental PPO provider (higher benefit / deeper discounts).

**An office** could have both Delta Dental Premier and Delta Dental PPO providers. If you want to see a Delta Dental PPO provider, let the provider office know. Participating status is based on provider and location, not by office.

# Your 2026 cost share



# 2026 cost share

Your cost share is a percentage of the Delta Dental PPO allowed amount (coinsurance), and any applicable deductible.

	Delta Dental PPO dentist	Delta Dental Premier or nonparticipating dentist
<b>Diagnostic and preventive services</b>		
Cleanings and exams (two per calendar year)	5%	10%
X-rays	5%	25%
<b>Basic services</b>		25%
Restorative services	Fillings — 20% Others — 25%	<b><i>Deductible is applied to basic services.</i></b>
<b>Major services</b>		50%
Prosthodontic services	50%	<b><i>Deductible is applied to major services.</i></b>
Implants		

The **Coverage Overview** flyer at [DeltaDentalMI.com/MPSEERS](https://DeltaDentalMI.com/MPSEERS)  
has more detailed information on the dental benefit categories.



# Your maximums and deductible

## **Annual maximum (calendar year)**

Applies to diagnostic and preventive services, basic services, and major services benefits.

\$1,100 / person

## **Orthodontic lifetime maximum**

Applies to orthodontic benefits.

\$1,200 / eligible person

## **Annual deductible (calendar year)**

Applies to basic and major services provided by a dentist not in the Delta Dental PPO network.

\$50 / person

Your retirement system's dental plan has a carve-out clause for coordination of benefits when the plan pays secondary. The ***How Coordination of Benefits Works*** flyer at **[DeltaDentalMI.com/MPERS](https://www.DeltaDentalMI.com/MPERS)** provides additional information.

# Major restorative (crown) payment example

Provider type	Charge	Approved amount <sup>+</sup>	Allowed amount <sup>++</sup>	Member cost share					You pay
				Deductible		Coinsurance (Delta Dental PPO approved percentage)		Additional cost	
Delta Dental PPO dentist	\$1,400	\$896	\$896	\$0	+	\$224 (25% of \$896)	+	\$0	\$224
Delta Dental Premier dentist	\$1,400	\$1,070	\$896	\$50	+	\$211.50 (25% of \$846*)	+	\$174**	\$435.50
Nonparticipating dentist	\$1,400	\$1,400	\$896	\$50	+	\$211.50 (25% of \$846*)	+	\$504***	\$765.50

<sup>+</sup> Approved amount: Amount provider agrees to accept.

<sup>++</sup> Allowed amount: Amount used to calculate plan and patient payment.

\* Delta Dental PPO approved amount minus the \$50 deductible.

\*\* Difference between the Delta Dental PPO and Delta Dental Premier approved amount.

\*\*\* Difference between the Delta Dental PPO approved amount and nonparticipating dentist charge.

# Pre-treatment estimate

A **pre-treatment** estimate submitted to Delta Dental by your provider will provide information about how your dental plan will cover the service and your out-of-pocket costs.

**When this** pre-treatment estimate is sent to Delta Dental, the estimate reviews:

- Current annual maximum available.
- Time limitations for services.
- Whether the service is covered by your retirement system dental plan.

A **copy** of the estimate will be provided to both you and your provider.

# Helpful resources

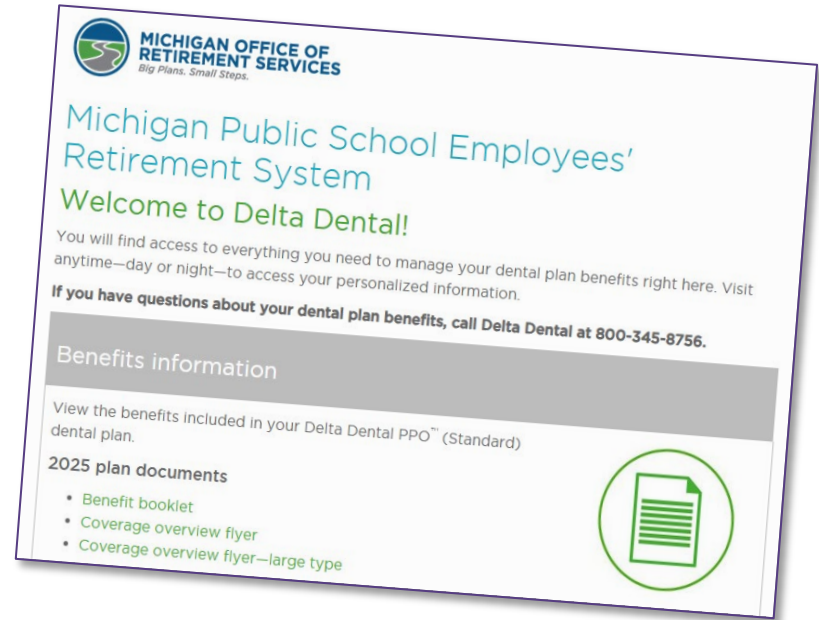


# Plan-specific member website

The link to this site is located on the Michigan Office of Retirement Services website. It can also be accessed directly at:

**[DeltaDentalMI.com/MPSERS](https://DeltaDentalMI.com/MPSERS).**


- Access specific information about your retirement system dental plan.
- Access written plan documentation.
- View this presentation.
- Search the dentist directory for a provider.
- Find a link to the Member Portal.




# Member Portal

This secure website allows you access to your specific dental information after creating an account. You'll be able to:

- View members covered on your plan.
- Find an in-network dentist.
- See common procedures.
- View / print specific Explanation of Benefits.
- Check your annual maximum used to date.
- Access an online ID card.
- View the status of all claims.

GROUP PLAN

Stay informed about your dental benefits with Member Portal





**Member Portal gives you 24/7 access to important information about your dental benefits.**

With Member Portal, you can:

- See which members are covered on your plan, now and in the future
- Find an in-network dentist
- See common procedures
- Access an online ID card
- View the status of all claims and toggle between different family member claims
- View and print Explanation of Benefits (EOBs)
- Sign up for electronic delivery of Explanation of Benefits (EOB) statements by checking the "Paperless Preferences" box.


**Get started today**

 Visit [www.memberportal.com](http://www.memberportal.com)


 Log in using your credentials or click "Sign up"

Complete the required fields and follow the on-screen instructions to register as a new user

**NOTE:** You will need the subscriber's ID (the person whose name is on the benefit package). The member ID is an assigned number unique to the subscriber. In many cases, the member ID is the same as the subscriber's Social Security number.

 **Questions?** Call Toolkit Support at 866-356-0301

Privacy of your online benefit information is assured through highly secure encryption technology.



Scan the QR code to access Member Portal.

FLI-6582 v4

Delta Dental of Michigan, Ohio, and Indiana

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# Finding a provider

Choose the  
dental specialty

Choose the  
network

The *Find a Delta Dental  
Participating Dentist* flyer at  
[DeltaDentalMI.com/MPSEERS](https://DeltaDentalMI.com/MPSEERS)  
provides step-by-step instructions  
on how to search for a provider.

## Looking for a dentist?

Find in-network dentists in your area by using your current location or entering a ZIP code manually.

Delta Dental Patient Direct coverage are not available in all 50 states.

Specialty:

✕ ✓

Plan network:

Select network plan ▲

Delta Dental PPO

Delta Dental Premier

Delta Dental PPO Plus Premier

Delta Dental Medicare Advantage

DeltaCare USA

Delta Dental Patient Direct

Find dentists

# Delta Dental's smartphone app

**Once you've created your member account, use the app to:**

- Use the cost estimator.
- View benefits.
- Find a dentist.
- View claims.
- View your mobile ID card.

*Available for Apple iOS or Android users. Visit the App Store (Apple) or Google Play (Android) and search for Delta Dental.*





# Be wise about oral health!

- Maintain a regular oral health routine.
- Take care of your dentures.
- Understand your risks.
- Watch out for gum disease.





# Contacting Delta Dental

**Call: 800-345-8756**

## **Advisors:**

- Available 8:30 a.m. to 8 p.m. (ET), Monday through Friday.

## **DASI (Delta Automated System Inquiry):**

- Available 24 hours a day, seven days a week.
- Provides benefit, claims, eligibility information, Delta Dental's mailing address, and the names of Delta Dental PPO and Delta Dental Premier dentists near you.

**[DeltaDentalMI.com/MPERS](https://www.DeltaDentalMI.com/MPERS)**

Thank you for viewing!

