



**MICHIGAN OFFICE OF
RETIREMENT SERVICES**
Big Plans. Small Steps.

Michigan Public School Employees' Retirement System 2021 Dental Plan Benefits

Delta Dental of Michigan



 **DELTA DENTAL®**

Presentation Overview

Our goal is to help you understand:

- Key terms
- Your 2021 cost share
- Which providers offer the best value
- How your cost share works
- Resources available to you



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. It remains the same in 2021.
- **Annual Maximum** is the most that 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 most that your retirement system dental plan will pay the entire time you're enrolled in the plan for orthodontic services.
- **Coordination of Benefits (COB)** is the way in which claims pay when there is more than one dental benefits plan. Your retirement system dental plan uses the carve-out method to process COB claims. Visit deltadentalmi.com/MPSERS or contact Delta Dental for more information if you have more than one dental plan.

Your 2021 Cost Share



2021 Cost Share

Your cost share is a percentage of the approved amount (coinsurance) and any applicable deductible.

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

Your Maximums and Deductible

Annual maximum (calendar year)

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

\$1,100

Orthodontic lifetime maximum

Applies to orthodontic benefits

\$1,200

Annual deductible (calendar year)

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

\$50/person

Is there a way to receive an estimate for the services that I need to have completed?

- A pre-treatment estimate submitted to Delta Dental by your provider allows you to learn about your treatment options and will provide information on your out of pocket costs.
- When this pre-treatment estimate is sent to Delta Dental, the estimate looks at:
 - 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.

Providers That Offer the Best Value



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 PPO Approved amount
- You will likely pay more when you use a Delta Dental Premier® or nonparticipating dentist



Delta Dental PPO (\$)

- Providers accept Delta Dental's PPO approved amount as payment in full
- You only pay your coinsurance
- No balance billing
- Providers are paid directly
- **Highest benefit level**
- **No deductible**



Delta Dental Premier (\$\$)

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



Nonparticipating (\$\$\$)

- Providers do not participate with Delta Dental and will likely cost you the most money
- You pay your coinsurance plus any additional costs up to the provider's charge
- Balance billing up to the provider's charge
- **Deductible applies to basic and major services**
- You may have to submit claims

Provider Comparison

Delta Dental PPO™ 300,600+ locations 115,500+ unique dentists	Delta Dental Premier® 363,200+ locations 157,900+ unique dentists	Non-par
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Delta Dental PPO™

- You only pay your coinsurance
- No balance billing
- ***No deductible***

Delta Dental Premier®

- You pay your coinsurance AND the difference between Delta Dental PPO and Delta Dental Premier approved amounts
- No balance billing
- ***Deductible applies to basic and major services***

Nonparticipating

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

Additional Provider Information

- Your dental plan allows for access to participating providers across the United States. Claim needs to be submitted to Delta Dental of Michigan to process and pay
- All claims outside of the United States are considered nonparticipating providers, but the claim can be submitted for reimbursement
- A **provider** that has both Delta Dental PPO™ and Delta Dental Premier® participating network status will automatically pay as a PPO provider (higher benefit/ deeper discounts) when a claim is submitted
- An **office** could have both Delta Dental Premier® and Delta Dental PPO™ providers. If you want to see a Delta Dental PPO provider because you will receive a higher level of benefit and deeper discount, let the provider office know. Participating status is based on provider and location, not by office.

How Your Cost Share Works



Major Services Payment Example

Provider type	Charge	Approved amount	Member cost share					You pay
			Deductible		Coinsurance (Percent of Delta Dental PPO™ approved)		Additional cost	
Delta Dental PPO™ dentist	\$950	\$675	\$0	+	\$168.75 (25% of \$675)	+	\$0	\$168.75
Delta Dental Premier® dentist	\$950	\$898	\$50	+	\$156.25 (25% of \$625*)	+	\$223**	\$429.25
Nonparticipating dentist	\$950	\$950	\$50	+	\$156.25 (25% of \$625*)	+	\$275***	\$481.25

* 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

Diagnostic and Preventive Payment Example

Provider type	Charge	Approved amount	Member cost share					You pay
			Deductible		Coinsurance (Percent of Delta Dental PPO™ approved)		Additional cost	
Delta Dental PPO™ dentist	\$90	\$55	NONE	+	\$2.75 (5% of \$55)	+	\$0	\$2.75
Delta Dental Premier® dentist	\$90	\$77	NONE	+	\$5.50 (10% of \$55)	+	\$22*	\$27.50
Nonparticipating dentist	\$90	\$90	NONE	+	\$5.50 (10% of \$55)	+	\$35**	\$40.50

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

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

Helpful Resources

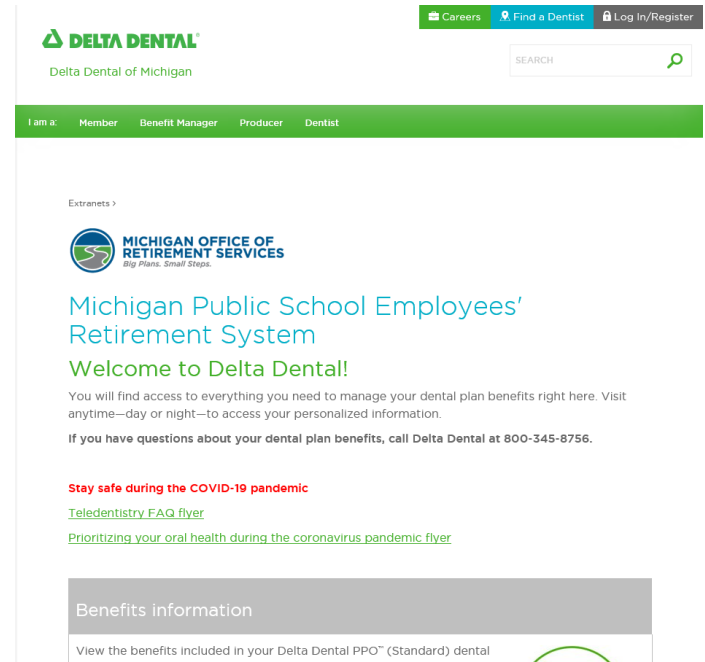


Plan Specific Member Website

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

www.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
- Link to the Consumer Toolkit®



Consumer Toolkit

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

- Verify eligibility status
- Confirm the address we have on file
- Access your retirement system benefit overview
- View/print specific Explanation of Benefits
- Check your Annual Maximum used to date
- Print personalized ID cards



Stay Informed About Your Dental Benefits With Consumer Toolkit®

Consumer Toolkit is designed to give you 24/7 access to important information regarding your dental benefits.

Use this secure online tool for access to eligibility information, current benefits information, claims information and more.

Once you have logged in to the Consumer Toolkit, remember to sign up for electronic delivery of Explanation of Benefits (EOB) statements. You will be able to view your EOBs online and print copies when necessary.



All users must first register to gain access to the Consumer Toolkit. Privacy of your online benefit information is assured through highly secure encryption technology.

Get started today

1. Visit www.consumertoolkit.com.
2. Click the Sign up! link.
3. 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.
4. Select your own user name and password to access the site.



Additional help topics can be accessed through the Help menu or by clicking the question mark icon at any time within the Toolkit. If you need further assistance, call Toolkit Support at 866-356-0301.

Finding a Provider

Choose the
network

Choose the
specialty

The **Find a Delta Dental
Participating Dentist** flier at
deltadentalmi.com/MPSERS
provides step-by-step instructions
on how to search for a provider.

Looking for a dentist?

Find in-network dentists in your area by entering your ZIP code below.

Don't know which plan you have? [Sign in to your account](#), check your Delta Dental ID card or contact your Delta Dental Company.

Specialty ▾

| ▴

Delta Dental PPO

Delta Dental Premier

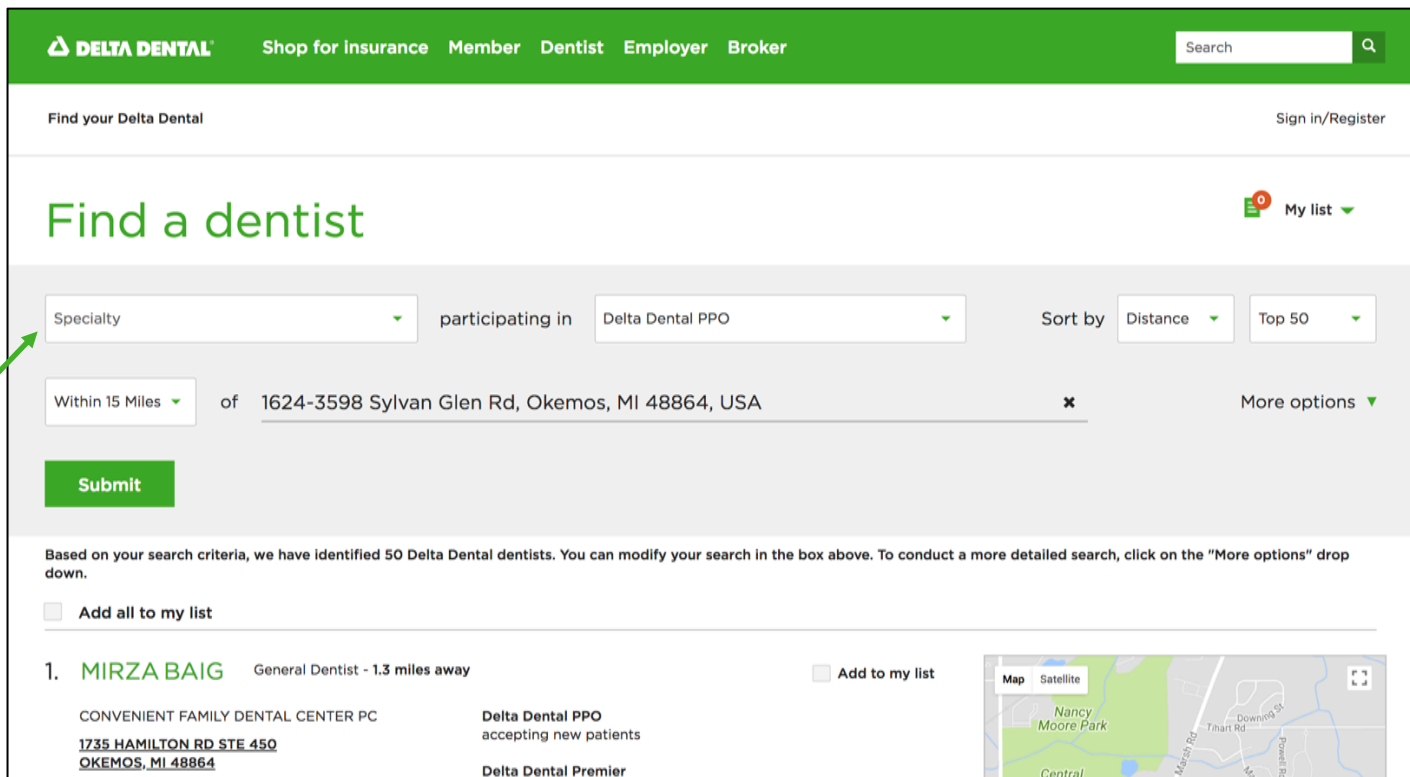
Delta Dental PPO Plus Premier

DeltaCare USA ▾

Find dentists

Finding a Provider

Add more
search criteria
or change
your request



DELTA DENTAL Shop for Insurance Member Dentist Employer Broker Search

Find your Delta Dental Sign in/Register

Find a dentist

My list

Specialty participating in Delta Dental PPO Sort by Distance Top 50

Within 15 Miles of 1624-3598 Sylvan Glen Rd, Okemos, MI 48864, USA More options

Submit

Based on your search criteria, we have identified 50 Delta Dental dentists. You can modify your search in the box above. To conduct a more detailed search, click on the "More options" drop down.

☐ Add all to my list

1. **MIRZA BAIG** General Dentist - 1.3 miles away ☐ Add to my list

CONVENIENT FAMILY DENTAL CENTER PC
1735 HAMILTON RD STE 450
OKEMOS, MI 48864

Delta Dental PPO
accepting new patients
Delta Dental Premier

Map Satellite Nancy Moore Park Central

Delta Dental Smartphone App

Once you have created your member account, use the app to:

- Review coverage and claims information
- Use the Cost Estimator
- Find a dentist
- 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.'



Save that smile!

- Brush at least twice a day
- Floss regularly
- Avoid use of tobacco and limit alcohol
- Drink fluoridated water
- Visit your dentist regularly
- Talk to your dentist if you notice any changes or abnormalities





Contacting Delta Dental

Toll free: 800-345-8756

Advisors:

- Available 8:30 a.m.–8:00 p.m. (EST), Monday–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

www.deltadentalmi.com/MPSERS

Thank You for Viewing!

