



**Delta Dental PPO™ (Point-of-Service)
Benefit Features for
State of Michigan – State Retiree Dental Plan
Group #8600 & #8601**

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.

Customer Service toll-free number (800) 524-0150

www.deltadentalmi.com/SOM

Coverage Effective: January 1, 2024 – December 31, 2024

	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Nonparticipating Dentist*
	Plan Pays	Plan Pays	Plan Pays
Diagnostic & Preventive			
Diagnostic – Includes routine and emergency oral exams. Oral Exams are limited to two times in a Plan year.	100%	100%	100%
Preventive – Includes prophylaxes, space maintainers, and fluoride treatments. Prophylaxes (teeth cleanings) are limited to three times in a Plan year.	100%	100%	100%
Radiographs – X-rays as required for routine care or as necessary for the diagnosis of a specific condition.	100%	90%	90%
Emergency Palliative Treatment – Emergency treatment to temporarily relieve pain.	90%	90%	90%
Basic Services			
Sealants** – Dental sealants to prevent decay of first and second permanent molars for dependents up to age 14.	70%	50%	50%
Minor Restorative – Includes amalgam (silver) fillings, and resin (white) fillings.	100%	90%	90%
Extractions – Simple and complex tooth extractions.	100%	90%	90%
Endodontics – Treatment of teeth with diseased or damage nerves (for example, root canals).	100%	90%	90%
Periodontics – Treatment of diseases of the gums and supporting structures of the teeth.	100%	90%	90%
Oral Surgery – Surgical dental procedures, including preoperative and postoperative care, but not including extractions	90%	90%	90%
Major Restorative – Includes cast restorations (crowns), but only when teeth cannot be restored with another filling material.	90%	90%	90%
Veneers (cosmetic bonding) – For people age 8 through 19 for the eight anterior teeth if damaged by specific conditions.	100%	90%	90%
Major Services			
Repairs – Repairs to bridges, implants, partial dentures, and complete dentures.	100%	50%	50%
Relines – Relines and rebase to partial dentures and complete dentures.	70%	50%	50%
Prosthodontics – Includes bridges, implants, partial dentures, and complete dentures.	70%	50%	50%
Orthodontic Services			
Orthodontic Services (no age limit) – Services, treatment, and procedures to correct malposed teeth.	75%	60%	60%
Maximum Payment – The maximum dollar amount that the Plan pays during each plan year (January – December) for each covered person is \$1,500 . For orthodontic care, the Plan pays a lifetime maximum of \$1,500 for each eligible person.			
Michigan State Police Troopers and Sergeants that retired on or after October 1, 1987 have a \$2,000 maximum dollar amount that the Plan pays during each plan year (January – December) for each covered person. In addition, the Plan's payment for Orthodontic Services will not exceed a lifetime maximum of \$1,750 per eligible person for Michigan State Police Troopers and Sergeants that retired on or after October 1, 1987.			

* 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.

**Sealants are covered at 100% (all providers) for Michigan State Police Troopers and Sergeants that retired on or after October 1, 1987.

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 Retiree Dental Plan Booklet. Please refer to your booklet for policy exclusions and limitations.