



Small Group Dental Solutions

2-9 Enrolled Employees

Michigan
2019 Effective Dates
One-year contract

| Plan Selected | MI - Plan A #7775 Delta Dental PPO (Point-of-Service) | | | MI - Plan B #7776 Delta Dental PPO (Point-of-Service) | | | MI - Plan C #7777 Delta Dental PPO (Point-of-Service) | | | MI - Plan D #7778 Delta Dental PPO (Point-of-Service) | | | MI - Plan E #7779 Delta Dental PPO (Standard) | | |
|---|--|-------------------------------|---|--|-------------------------------|---|--|-------------------------------|---|--|-------------------------------|---|--|-------------------------------|---|
| | Delta Dental PPO | Delta Dental Premier / Nonpar | Covered Services | Delta Dental PPO | Delta Dental Premier / Nonpar | Covered Services | Delta Dental PPO | Delta Dental Premier / Nonpar | Covered Services | Delta Dental PPO | Delta Dental Premier / Nonpar | Covered Services | Delta Dental PPO | Delta Dental Premier / Nonpar | Covered Services |
| Non-EHB Benefits | | | | | | | | | | | | | | | |
| Diagnostic & Preventive Services | 100% | 80% | Exams, cleanings, fluoride, space maintainers, emergency palliative treatment, and brush biopsy | 80% | 80% | Exams, cleanings, fluoride, space maintainers, emergency palliative treatment, brush biopsy, and radiographs | 100% | 80% | Exams, cleanings, fluoride, space maintainers, emergency palliative treatment, and brush biopsy | 50% | 50% | Exams, cleanings, fluoride, space maintainers, emergency palliative treatment, brush biopsy, and radiographs | 80% | 80% | Exams, cleanings, fluoride, space maintainers, emergency palliative treatment, brush biopsy, and radiographs |
| Basic Services | 80% | 60% | Radiographs, minor restorative services, periodontal maintenance, simple extractions, root canals and repairs | 60% | 60% | Minor restorative services, periodontal maintenance, root canals and repairs | 80% | 60% | Radiographs, minor restorative services, periodontal maintenance, simple extractions, root canals and repairs | 50% | 50% | Minor restorative services, periodontal maintenance, simple extractions, root canals and repairs | 60% | 60% | Minor restorative services, periodontal maintenance, and root canals and repairs |
| Major Services | 50% | 50% | Endodontics, periodontics, other oral surgery, other basic services, major restorative services, prosthodontics, and implants | 40% | 40% | Simple extractions, endodontics, periodontics, other oral surgery, other basic services, major restorative services, prosthodontics, and implants | 0% | 0% | Endodontics, periodontics, other oral surgery, other basic services, major restorative services, prosthodontics, and implants | 50% | 50% | Endodontics, periodontics, other oral surgery, other basic services, major restorative services, prosthodontics, and implants | 40% | 40% | Simple extractions, endodontics, periodontics, other oral surgery, other basic services, major restorative services, prosthodontics, and implants |
| Maximum (per person, per calendar year) | \$1,000 | | | \$1,000 | | | \$1,000 | | | \$1,000 | | | \$1,000 | | |
| Deductible (per person/per family, per calendar year) | \$75/Unlimited Applies to basic and major services | | | \$75/Unlimited Applies to basic and major services | | | \$75/Unlimited Applies to basic services | | | \$75/Unlimited Applies to basic services | | | \$75/Unlimited Applies to all services | | |
| Waiting Period | 12 Months* Applies to major services | | | None | | | None | | | 12 Months* Applies to major services | | | None | | |

| EHB Plan Required** | Certified EHB Low Plan - Delta Dental PPO (Point-of Service) | Certified EHB Low Plan - Delta Dental PPO (Point-of Service) | Certified EHB Low Plan - Delta Dental PPO (Point-of Service) | Certified EHB Low Plan - Delta Dental PPO (Point-of Service) | Certified EHB Low Plan - Delta Dental PPO (Standard) |
|---------------------|--|--|--|--|--|
|---------------------|--|--|--|--|--|

Area 1 Counties: Charlevoix, Clinton, Eaton, Genesee, Grand Traverse, Ingham, Jackson, Lapeer, Leelanau, Livingston, Macomb, Midland, Montcalm, Oakland, Saginaw, St. Clair, Washtenaw & Wayne

| | Standard Occupation | High-Risk Occupation | Standard Occupation | High-Risk Occupation | Standard Occupation | High-Risk Occupation | Standard Occupation | High-Risk Occupation | Standard Occupation | High-Risk Occupation |
|-----------|---------------------|----------------------|---------------------|----------------------|---------------------|----------------------|---------------------|----------------------|---------------------|----------------------|
| Single | \$38.76 | \$43.05 | \$35.66 | \$39.62 | \$24.56 | \$27.27 | \$26.81 | \$29.78 | \$29.74 | \$33.04 |
| Two Party | \$71.74 | \$79.27 | \$66.32 | \$73.27 | \$47.08 | \$51.88 | \$50.58 | \$55.76 | \$55.84 | \$61.62 |
| Family | \$123.67 | \$132.94 | \$117.18 | \$125.75 | \$95.65 | \$101.81 | \$102.24 | \$108.44 | \$103.24 | \$110.37 |

Area 2 Counties: All other counties not in Area 1

| | Standard Occupation | High-Risk Occupation | Standard Occupation | High-Risk Occupation | Standard Occupation | High-Risk Occupation | Standard Occupation | High-Risk Occupation | Standard Occupation | High-Risk Occupation |
|-----------|---------------------|----------------------|---------------------|----------------------|---------------------|----------------------|---------------------|----------------------|---------------------|----------------------|
| Single | \$33.38 | \$37.09 | \$31.72 | \$35.24 | \$20.74 | \$23.04 | \$23.74 | \$26.37 | \$25.69 | \$28.53 |
| Two Party | \$62.30 | \$68.80 | \$59.42 | \$65.59 | \$40.38 | \$44.42 | \$45.20 | \$49.81 | \$48.74 | \$53.72 |
| Family | \$112.00 | \$119.98 | \$108.69 | \$116.31 | \$82.70 | \$87.65 | \$84.60 | \$89.90 | \$94.52 | \$100.67 |

Rates do not include any applicable claims taxes.

Rates are for both Non-EHB plans and plans that require EHB benefits for members under age 19.

*The waiting period can be waived for employees previously enrolled in an equivalent dental plan for the 12 months prior to the client's initial effective date. Proof of prior dental coverage is required with the new Client Information Form for clients who wish to have the waiting periods waived.

High Risk Occupations: * Amusement/entertainment groups (amusement parks, casinos, movie theater, pool halls) * Auto sales and service (new and used auto sales, car washes, repair shops) * Bars/taverns * Gas stations * Health/sport/country clubs * Hotels/motels * Insurance agencies * Janitorial services * Laundry/dry cleaning * Liquor stores * Parking lot facilities * Pawn shops/used merchandise stores * Professional offices (doctors, lawyers, architects) * Real estate agencies * Religious organizations * Restaurants * Security guard services * Studios (dance, theatrical groups, photography)

Industries Not Eligible (the following industry groups are not eligible for coverage, however they may be eligible for coverage through our individual product offerings. Contact your Delta Dental sales representative for more information): * 1099 Contractors * Beauty/barber shops * Leased employees * Private households * Seasonal work (farming and agricultural labor)

**Certified EHB plan information is on the next page.

| Participation Requirements: | | | | | | | | | | |
|-----------------------------|---|---|---|---|---|---|---|---|-----|--|
| Number Eligible: | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10+ | |
| Minimum Insured: | 2 | 3 | 3 | 4 | 4 | 4 | 5 | 5 | 50% | |

NOTE: Immediate family members must be enrolled on one application and count as one eligible member. At least 75 percent of the employees must be physically located in the state where the contract is held.

Certified EHB Benefits (for members under the age of 19)

EHB Note: If EHB is selected, any non-EHB covered services that are not covered in the pediatric plan will be covered for people under age 19, subject to the non-EHB limitations and maximum payment provisions. For all EHB covered services provided by a Delta Dental PPO or Delta Dental Premier dentist, the maximum out-of-pocket payments are \$350 per calendar year for one person under the age of 19 or \$700 per calendar year per family with two or more people under the age of 19. An individual will be considered under the age of 19 until the end of the calendar year in which the individual attains the age of 19.

| Benefits for members under the age of 19 | Certified EHB Low Plan Delta Dental PPO (Point-of Service) For Plans A, B, C & D | | | Certified EHB Low Plan Delta Dental PPO (Standard) For Plan E | | |
|---|--|-------------------------------|--|---|-------------------------------|--|
| | Delta Dental PPO | Delta Dental Premier / Nonpar | Covered Services | Delta Dental PPO | Delta Dental Premier / Nonpar | Covered Services |
| Diagnostic & Preventive Services | 100% | 80% | Exams, cleanings, fluoride, space maintainers, emergency palliative treatment, brush biopsy, radiographs, and sealants | 100% | 80% | Exams, cleanings, fluoride, space maintainers, emergency palliative treatment, brush biopsy, radiographs, and sealants |
| Basic Services | 50% | 50% | Minor restorative services, endodontics, periodontics, oral surgery, other basic services, relines and repairs | 50% | 50% | Minor restorative services, endodontics, periodontics, oral surgery, other basic services, relines and repairs |
| Major Services | 50% | 50% | Major restorative services, and prosthodontics | 50% | 50% | Major restorative services, and prosthodontics |
| Maximum (per person, per calendar year) | None See above for maximum out-of-pocket details | | | None See above for maximum out-of-pocket details | | |
| Deductible (per person/per family, per calendar year) | \$25/\$75 Applies to radiographs, basic, and major services | | | \$25/\$75 Applies to radiographs, basic, and major services | | |
| Waiting Period | None | | | None | | |

To enroll, complete the Client Information Form and return to your Account Manager at Delta Dental along with enrollment information and proof of prior dental coverage (if applicable).

Client Information Form:

To download, visit the Producers section of our website at
www.deltadentalmi.com

Questions? Call us at 877-335-8264