



**Delta Dental PPO™ (Point-of-Service)
Summary of Dental Plan Benefits
For Group# 5970-2001, 2099
The University of Michigan**

This Summary of Dental Plan Benefits should be read along with your Certificate. Your Certificate provides additional information about your Delta Dental plan, including information about plan exclusions and limitations. If a statement in this Summary conflicts with a statement in the Certificate, the statement in this Summary applies to you and you should ignore the conflicting statement in the Certificate. The percentages below are applied to Delta Dental's allowance for each service and it may vary due to the dentist's network participation.*

Control Plan - Delta Dental of Michigan

Benefit Year - January 1 through December 31

Covered Services -

| | Delta Dental PPO™ Dentist Plan Pays | Delta Dental Premier® Dentist Plan Pays | Nonparticipating Dentist Plan Pays* |
|--|--|--|--|
| Diagnostic & Preventive | | | |
| Diagnostic and Preventive Services - exams, cleanings, fluoride, and space maintainers | 100% | 100% | 100% |
| Emergency Palliative Treatment - to temporarily relieve pain | 100% | 100% | 100% |
| Sealants - to prevent decay of permanent teeth | 100% | 100% | 100% |
| Brush Biopsy - to detect oral cancer | 100% | 100% | 100% |
| Radiographs - X-rays | 100% | 100% | 100% |
| Non-Surgical Periodontic Services - non-surgical services to treat gum disease | 100% | 100% | 100% |
| Basic Services | | | |
| Minor Restorative Services - fillings | 100% | 60% | 60% |
| Endodontic Services - root canals | 100% | 60% | 60% |
| Surgical Periodontic Services - surgical services to treat gum disease | 100% | 60% | 60% |
| Oral Surgery Services - extractions and dental surgery | 100% | 60% | 60% |
| Other Basic Services - misc. services | 100% | 60% | 60% |
| Major Services | | | |
| Crown Repair - to individual crowns | 50% | 40% | 40% |
| Major Restorative Services - crowns | 50% | 40% | 40% |
| Relines and Repairs - to prosthetic appliances | 50% | 40% | 40% |
| TMD Treatment - treatment of the disorder of the temporomandibular joint, including related films | 50% | 40% | 40% |
| Prosthodontic Services - bridges, implants, dentures, and crowns over implants | 50% | 40% | 40% |
| Orthodontic Services | | | |
| Orthodontic Services - braces | 50% | 50% | 50% |
| Orthodontic Age Limit - | Dependent Children through age 18 and under | Dependent Children through age 18 and under | Dependent Children through age 18 and under |

* 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.

- Routine oral exams are payable twice per calendar year. Evaluations by specialists are also payable twice in the same calendar year.
- Prophylaxes (cleanings) are payable twice per calendar year. Two additional periodontal maintenance procedures are payable per calendar year for individuals with a documented history of periodontal disease.
- People with specific at-risk health conditions may be eligible for additional prophylaxes (cleanings) or fluoride treatment. The patient should talk with his or her dentist about treatment.

- Fluoride treatments are payable twice per calendar year for people age 18 and under.
- Space maintainers are payable once per area per lifetime for people age 18 and under.
- Bitewing X-rays are payable once per calendar year and full mouth X-rays (which include bitewing X-rays) or a panorex are payable once in any five-year period. Additional bitewing X-rays by a specialist are also payable once in the same calendar year. Additional full mouth X-rays or a panorex by a specialist are also payable once in any five-year period.
- Sealants are payable once per tooth per lifetime for permanent bicuspids and molars for people age 15 and under. The surface must be free from decay and restorations.
- Crowns, onlays and substructures are payable once per tooth in any seven-year period.
- Composite resin (white) restorations are payable on posterior teeth.
- Porcelain and resin facings on crowns are optional treatment on posterior teeth.
- TMD treatment is a Covered Service. Bone replacement graft for ridge preservation is a Covered Service.
- Benefits for Temporomandibular Disorders (TMD) are limited to those services normally provided by a dentist to relieve oral symptoms associated with malfunctioning of the temporomandibular joint. This does not include services that would normally be provided under medical care.
- Full and partial dentures are payable once in any seven-year period.
- Bridges are payable once in any seven-year period.
- Implants are payable once per tooth in any seven-year period. Implant related services are Covered Services.
- Crowns over implants are payable once per tooth in any seven-year period. Services related to crowns over implants are Covered Services.
- Occlusal guards are payable once in any five-year period.

Having Delta Dental coverage makes it easy for you to get dental care almost everywhere in the world! You can now receive expert dental care when you are outside of the United States through our Passport Dental program. This program gives you access to a worldwide network of dentists and dental clinics. English-speaking operators are available around the clock to answer questions and help you schedule care. For more information, check our Web site or contact your benefits representative to get a copy of our Passport Dental information sheet.

Maximum Payment - \$1,250 per Member total per Benefit Year on all services, except diagnostic and preventive services, emergency palliative treatment, X-rays, brush biopsy, sealants, periodontal maintenance, scaling and root planing, occlusal guards, TMD treatment, and orthodontic services. \$1,500 per Member total per lifetime on orthodontic services. \$1,000 per Member total per lifetime on TMD treatment.

Payment for Orthodontic Service - When orthodontic treatment begins, your Dentist will submit a payment plan to Delta Dental based upon your projected course of treatment. In accordance with the agreed upon payment plan, Delta Dental will make an initial payment to you or your Participating Dentist equal to Delta Dental's stated Copayment on 30% of the Maximum Payment for Orthodontic Services as set forth in this Summary of Dental Plan Benefits. Delta Dental will make additional payments as follows: Delta Dental will pay 50% of the per monthly fee charged by your Dentist based upon the agreed upon payment plan provided by your Dentist to Delta Dental.

Deductible - \$50 Deductible per Member total per Benefit Year limited to a maximum Deductible of \$150 per family per Benefit Year. The Deductible does not apply to diagnostic and preventive services, emergency palliative, brush biopsy, X-rays, sealants, periodontal maintenance, scaling and root planing, occlusal guards, and orthodontic services.

Waiting Period - All employees who meet the eligibility requirements of the Contractor.

Eligible People - All full-time employees of the Contractor who choose Option 2 dental plan: Active, Long term disability and COBRA (2001) and Retiree and Surviving Spouses (2099).

University of Michigan allows eligible children, step-children, and children of their partners to remain covered until the end of the month the child turns age 26. There are no additional dependent child requirements for residence, financial dependence, or marital status.

Coordination of Benefits - No Subscriber may be covered as both a Subscriber and an Eligible Dependent. Where two Subscribers are both eligible for coverage under this Contract, they may be enrolled together on one application card or separately on individual application cards, but not both. Except any Eligible Dependent who is also eligible as a Subscriber must be enrolled as a Subscriber. All eligible dependent children may only be enrolled on one Subscriber application card.

Benefits will cease on the last day of the month in which your employment is terminated.