

Dental Overview

Dental coverage helps with the cost of routine dental care and major services for you and your eligible family members. Coverage is provided through Delta Dental’s PPO Point of Service Plan. Your dental coverage is provided to you and your family by Oakland University at no cost to you.

Through Delta Dental there are three types of dentist you can choose to see: a PPO Member dentist, a Premier dentist and a Non-Participating dentist.

Delta Dental PPO Member dentists and Premier dentists agree to accept Delta’s fee determination as full payment for covered services. This guaranteed acceptance protects employees from providers who want to bill in excess of what Delta deems “reasonable and customary”. If you choose to visit a Non-Participating dentist you will still have coverage but the dentist may bill you directly for any charges in excess of what Delta deems “reasonable and customary”.

An online provider directory is available at www.deltadentalmi.com that will enable enrollees to obtain information on PPO Member and Premier dentists. Click on “Consumer Toolkit” to access the online provider directory.

	PPO Member Dentist (accept Delta’s fee determination as full payment)	Delta Premier (accept Delta’s fee determination as full payment)	Non-Participating Dentist (do not accept Delta’s fee determination as full payment)
Deductible	None		
Annual Maximum (applies to Class I, II and III) <i>Benefit Year: January 1-December 31</i>	\$1,000 per person		
Lifetime Maximums (applies to Class IV)	\$1,500 per person		
Covered Services	PPO Member Dentist—Plan Pays:	Delta Premier—Plan Pays:	or Non-Participating Dentist—Plan Pays:
Class I Benefits			
Exams, Cleanings, X-rays, etc. <i>(preventive and diagnostic services do not count toward the annual maximum)</i>	100%	100%	100%
Class II Benefits			
Extractions, Fillings, Root Canals, Relines/Repairs to Bridges and Dentures, etc.	100%	50%	50%
Class III Benefits			
Crowns, Bridges, Implants, Dentures, etc.	50%	50%	50%
Class IV Benefits			
Orthodontics (no age limit)	50%	50%	50%

Did you know visiting your dentist for regular exams is just as important as visiting your medical doctor? We encourage you to take advantage of the two exams covered each year!

This Summary of Dental Plan Benefits should be read in conjunction with your Dental Care Certificate. Your Dental Care Certificate will provide you with additional information about your Delta Dental plan, including information about plan exclusions and limitations. In the event that you seek treatment from a dentist that does not participate in any of Delta Dental’s programs, you may be responsible for more than the percentage indicated above.