

Delta Preferred Option Point of Service

Summary of Dental Plan Benefits

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 below.

Control Plan - Delta Dental Plan of Michigan

Benefit Year - January 1 through December 31

Websites - www.toolkitsonline.com (Select Consumer Toolkit) or www.ddpmi.com

Covered Services	PPO Member Dentist		DeltaPremier or Nonparticipating Dentist	
	Plan Pays	You Pay	Plan Pays	You Pay
Class I Benefits				
Diagnostic and Preventive Services - Used to diagnose and/or prevent dental abnormalities or disease (includes exams, cleanings and fluoride treatments)	100%	0%	100%	0%
Emergency Palliative Treatment - Used to temporarily relieve pain	100%	0%	100%	0%
Radiographs - X-rays	100%	0%	100%	0%
Class II Benefits				
Oral Surgery Services - Extractions and dental surgery, including preoperative and postoperative care	100%	0%	50%	50%
Endodontic Services - Used to treat teeth with diseased or damaged nerves (for example, root canals)	100%	0%	50%	50%
Periodontic Services - Used to treat diseases of the gums and supporting structures of the teeth	100%	0%	50%	50%
Relines and Repairs - Relines and repairs to bridges and dentures	100%	0%	50%	50%
Minor Restorative Services - Used to repair teeth damaged by disease or injury (for example, fillings)	100%	0%	50%	50%
Class III Benefits				
Major Restorative Services - Used when teeth can't be restored with another filling material (for example, crowns)	50%	50%	50%	50%
Prosthetic Services - Used to replace missing natural teeth (for example, bridges and dentures)	50%	50%	50%	50%
Class IV Benefits				
Orthodontic Services (no age limit) - Used to correct malposed teeth (for example, braces)	50%	50%	50%	50%

Dental *continued...*

- ~ The orthodontic age limitations are hereby waived for eligible subscribers, spouses and dependent children.
- ~ Oral exams, prophylaxes (cleanings), and fluoride treatment (to age 19) are payable twice in any calendar year.
- ~ Bitewing X-rays are payable once in any calendar year and full mouth X-rays are payable once in any five-year period.
- ~ Implants and related services are Covered Services.
- ~ People with certain high-risk medical conditions may be eligible for additional prophylaxes (cleanings or fluoride treatment). The patient should talk with his or her dentist about treatment.

Having Delta Dental coverage makes it easy for our enrollees to get dental care almost everywhere in the world! You can now receive expert dental care when you're outside of the United States through our Passport Dental program. This program gives you access to the AXA Assistance USA, Inc. worldwide network of dentists and dental clinics. English speaking AXA Assistance 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 - \$1,200 per person total per benefit year on Class I, Class II and Class III Benefits. Delta Dental's payment for Class IV Benefits will not exceed a lifetime maximum of \$1,500 per eligible person.

Deductible - \$0 deductible

Waiting Period - Employees who are eligible for dental benefits can be covered on the first day of the month following date of hire.

Eligible People - All full-time employees. Upon approval for Long Term Disability, prior to March 1, 1993, employees are eligible to continue in the Oakland University group plan at their expense. Upon approval for Long Term Disability, March 1, 1993 or later, employees are eligible to continue in the Oakland University group plan at their expense for two years from date of leave, followed by COBRA eligibility for active employees.

Also eligible, at your option, are your legal spouse, other eligible adult, and your dependent children to the end of the calendar year in which they turn 26.

If you and your spouse are both eligible for coverage under this contract, you may be enrolled as both a Subscriber on your own application card and as a dependent on your spouse's application card. Your dependent children may be enrolled on both application cards as well. Delta Dental will coordinate benefits. Oakland University pays the full cost of this plan.

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