

**Delta Dental of Michigan**  
**Renewal Rates for Integrity Educational Services #1673**  
**Effective September 1, 2016**

<b>Rates - Non-Retention</b>		
<b>Rates per subscriber per month</b>	<b>Current Rate(s)</b> September 1, 2015 through August 31, 2016	<b>Renewal Rate(s)</b> September 1, 2016 through August 31, 2017
Subscriber only	\$36.53	\$36.53
Subscriber and spouse	\$67.36	\$67.36
Subscriber and child(ren)	\$89.72	\$89.72
Subscriber, spouse and child(ren)	\$137.45	\$137.45
Overall Percent Change	0.00%	

<b>Rating Requirements</b>
Minimum client contributions: 75 percent for employee and 75 percent for dependent(s).
Tied to medical: No
Subscribers and eligible dependents must enroll for a minimum of 12 months. If coverage is terminated after 12 months, they may not re-enroll prior to the open enrollment that occurs at least 12 months from the date of termination. Dependents may only enroll if the Subscriber is enrolled (except under COBRA) and must be enrolled in the same plan as the Subscriber. Plan changes are only allowed during open enrollment periods, except that an election may be revoked or changed at any time if the change is the result of a qualifying event as defined under Internal Revenue Code Section 125.

<b>Rating Assumptions</b>
Rates do not include any applicable claims taxes. The rates are valid only for the effective date noted above and are guaranteed for a one year non-retention contract.
Self-billing is not allowed and you agree to pay as invoiced each month.
Standard subscriber materials will be provided to you to distribute to your members. These include the Summary of Dental Plan Benefits, Certificate, and reference cards.
Printed dentist directories are not included. You can find participating dentists on our website at <a href="http://www.DeltaDentalMI.com">www.DeltaDentalMI.com</a> .
The plan specifications are subject to Delta Dental's standard exclusions and limitations, including: <ul style="list-style-type: none"> <li>➤ Oral exams (including evaluations by a specialist) are payable twice per calendar year.</li> <li>➤ Prophylaxes (cleanings) are payable twice per calendar year.</li> <li>➤ 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.</li> <li>➤ Fluoride treatments are payable twice per calendar year for people up to age 19.</li> <li>➤ Bitewing X-rays are payable once per calendar year and full mouth X-rays (which include bitewing X-rays) are payable once in any five-year period.</li> <li>➤ Sealants are payable once per tooth per lifetime for the occlusal surface of first permanent molars up to age nine and second permanent molars up to age 14. The surface must be free from decay and restorations.</li> <li>➤ Composite resin (white) restorations are Covered Services on posterior teeth.</li> <li>➤ Porcelain and resin facings on crowns are optional treatment on posterior teeth.</li> <li>➤ Implants and implant related services are payable once per tooth in any five-year period.</li> </ul>

**Delta Dental of Michigan**  
**Dental Benefit Highlights for**  
**Integrity Educational Services #1673**



**Delta Dental PPO (Point-of-Service)**

*Coverage effective September 1, 2016*

Delta Dental PPO Dentist	Delta Dental Premier Dentist	Non-participating Dentist
Plan Pays	Plan Pays	Plan Pays*

<b>Diagnostic &amp; Preventive</b>			
<b>Diagnostic and Preventive Services</b> - exams, cleanings, fluoride, and space maintainers	100%	100%	100%
<b>Emergency Palliative Treatment</b> - to temporarily relieve pain	100%	100%	100%
<b>Sealants</b> - to prevent decay of permanent teeth	100%	100%	100%
<b>Brush Biopsy</b> - to detect oral cancer	100%	100%	100%
<b>Radiographs</b> - X-rays	100%	100%	100%
<b>Basic Services</b>			
<b>Minor Restorative Services</b> - fillings and crown repair	75%	75%	75%
<b>Endodontic Services</b> - root canals	75%	75%	75%
<b>Periodontic Services</b> - to treat gum disease	75%	75%	75%
<b>Oral Surgery Services</b> - extractions and dental surgery	75%	75%	75%
<b>Other Basic Services</b> - misc. services	75%	75%	75%
<b>Relines and Repairs</b> - to bridges, implants, and dentures	75%	75%	75%
<b>Major Services</b>			
<b>Major Restorative Services</b> - crowns	50%	50%	50%
<b>Prosthodontic Services</b> - bridges, implants, and dentures	50%	50%	50%
<b>Orthodontic Services</b>			
<b>Orthodontic Services</b> - braces	50%	50%	50%
<b>Orthodontic Age Limit</b> -	Up to age 19	Up to age 19	Up to age 19

*\* 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. The Nonparticipating Dentist Fee may be less than what your dentist charges and you are responsible for that difference.*

**Maximum Payment** – \$1,200 per person total per Benefit Year on all services except orthodontics. \$1,200 per person total per lifetime on orthodontic services.

**Deductible** – \$25 Deductible per person total per Benefit Year limited to a maximum Deductible of \$75 per family per Benefit Year. The Deductible does not apply to diagnostic and preventive services, emergency palliative treatment, brush biopsy, X-rays, sealants, and orthodontic services.

*Note - This document is only intended to provide a brief description of your benefits. Please refer to your Certificate and summary for a complete description of benefits, exclusions, and limitations.*

**Welcome to Michigan's largest dental benefits family!**

As a member of Delta Dental of Michigan, you have access to the nation's largest dental networks: Delta Dental PPO and Delta Dental Premier.

- It's easy to find a dentist! Four out of five dentists nationwide participate in our network.
- You have superior access to care and fee savings because of our agreements with participating dentists.
- Our dentists cannot balance bill you, which means more money in your pocket!
- No troublesome paperwork! Network dentists will fill out and file your claims.
- Pay only your copayments and/or deductibles when you receive care from network dentists -- there are no hidden fees.
- You can still visit nonparticipating dentists, but you may be billed the full amount at the time of service and then have to wait to be reimbursed.

**Quality Dental Program**

With our quick and accurate claims processing, *we pay more than 90% of claims in 10 days or less.* Delta Dental also offers world-class customer service from our Certified Center of Excellence call center, as awarded by Benchmark Portal.

**Online Access**

Our online Consumer Toolkit lets you access your dental plan securely over the Internet. You can find a dentist, check benefits, select paperless notices, review claims and amounts used toward maximums, print ID cards, and more -- all at your own convenience.

**A Healthy Smile**

Keep your smile healthy with dental benefits from Delta Dental. Your smile is a good indicator of your health. Did you know that your dentist can detect up to 120 different diseases, including diabetes and heart disease? Early detection is one of the best ways to prevent further complications.

**Questions?**

If you have questions, please call our Customer Service team at (800) 524-0149 (TTY users call 711) or look online at [www.DeltaDentalMI.com](http://www.DeltaDentalMI.com).