

Delta Dental Premier Summary of Dental Plan Benefits For Group# 0009898-0001, 0002 Ingham County

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 of Michigan

Benefit Year – January 1 through December 31

Covered Services -

	Plan Pays	You Pay
Class I Benefits		
Diagnostic and Preventive Services - includes exams, cleanings, fluoride, and space maintainers	100%	0%
Emergency Palliative Treatment - to temporarily relieve pain	100%	0%
Brush Biopsy - to detect oral cancer	100%	0%
Class II Benefits		
Radiographs - X-rays	75%	25%
Major Restorative Services - includes crowns	75%	25%
Minor Restorative Services - includes fillings	75%	25%
Periodontic Services - to treat gum disease	75%	25%
Endodontic Services - includes root canals	75%	25%
Oral Surgery Services - extractions and dental surgery	75%	25%
Relines and Repairs - to bridges and dentures	75%	25%
Other Basic Services - misc. services	75%	25%
Class III Benefits		
Prosthetic Services - includes bridges and dentures	50%	50%
Implants - endosteal implants to replace missing teeth	50%	50%

- Oral exams are payable twice in any period of 12 consecutive months.
- Prophylaxes (cleanings) are payable twice in any period of 12 consecutive months.
- Fluoride treatments are payable twice in any period of 12 consecutive months for people up to age 19.
- Bitewing X-rays are payable once in any period of 12 consecutive months and full mouth X-rays (which include bitewing X-rays) are payable once in any five-year period.
- Composite resin (white) restorations are optional treatment on posterior teeth.
- Inlays are Covered Services.
- Porcelain crowns are optional treatment on posterior teeth.
- Implants and implant related services are payable once per tooth in any five-year period.
- 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 are 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 – \$800 per person total per benefit year on all services.

Deductible – None.

Waiting Period – Employees who are eligible for dental benefits are covered on the first day of the month following 6 months of employment (0001). Not applicable (0002).

Eligible People – All employees of Ingham County that are active county employees (0001) or retired county employees in designated bargaining units (0002) and COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) enrollees, if applicable.

Also eligible at your option are your legal spouse, your dependent children to the end of the calendar year in which they turn 19, and your dependent unmarried children to the end of the calendar year in which they turn 25 and eligible to be claimed by you as a dependent under the U.S. Internal Revenue Code during the current calendar year.

If you and your spouse are both eligible 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. The Contractor pays the full cost of this plan.

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