DELTA DENTAL®

MICHIGAN STATE UNIVERSITY

MSU Student Dental Plan

(Non-GA students)

Helping smiles at State look great!

Keep your smile healthy with dental benefits from Delta Dental

Delta Dental of Michigan and Michigan State University have partnered to bring you an affordable, quality dental plan—the MSU Student Dental Plan. Delta Dental is one of America's largest, most experienced dental carriers. As a student enrolled at MSU, you are eligible to participate in this voluntary plan with benefits effective Jan. 1, 2027, through Dec. 31, 2027.

Protect yourself against potential losses

Having dental benefits not only helps you get the regular care you need to stay healthy, it also gives you financial protection from unexpected, and often expensive, problems. Routine dental cleanings and exams are expensive enough. Without benefits, root canals and crowns can cost as much as $1,600 each, and periodontal procedures may run as much as $1,200 per quadrant. Delta Dental coverage can help reduce out-of-pocket costs.

Easy access to dentists, easy-to-use benefits

Your plan provides nationwide access to any dentist in Delta Dental PPO™ and Delta Dental Premier® networks. While you can visit any dentist you choose, your plan's value will be maximized when visiting a PPO dentist. There are more than 100 participating Delta Dental PPO dentists to choose from within 10 miles of MSU's East Lansing campus!

Delta Dental benefits are easy to use, and there are **NO WAITING PERIODS**! In addition, participating dental offices will complete and file claims, so there is no paperwork for you.

Great coverage at a great price

Delta Dental benefits are affordably priced.
Annual rates for the MSU Student Dental Plan are:

Student only	$593.72
Student and spouse	$1,149.48
Student and child(ren)	$1,376.99
Student, spouse and child(ren)	$2,148.72

You can enroll in the MSU Student Dental Plan between Nov. 1, 2026, and Feb. 28, 2027.



LEARN MORE AND ENROLL TODAY!

Visit mysmilecoverage.com/MSU
or call us at 800-971-4108

Benefit highlights

The MSU Student Dental Plan provides coverage for services received from dentists in the Delta Dental PPO and Delta Dental Premier networks. However, the level of benefit is highest when you seek services from a Delta Dental PPO dentist. See the chart below for details.

With more than 116,000 Delta Dental PPO dentists practicing in more than 352,000 PPO network dentist locations, finding a dentist near you can be quick and easy and you'll have less out-of-pocket costs when choosing a PPO dentist.

Use our online dentist search at **deltadentalmi.com/members/find-a-dentist** to locate Delta Dental PPO or Delta Dental Premier dentists near you. Once at the site, scroll down to "Commercial networks" and click the "Find a dentist" link to be directed to our national search portal. Then, select "Delta Dental PPO" or "Delta Dental Premier" and enter your address information.

*Network statistics from Delta Dental Plans Association, January 2026.

Covered services	Delta Dental PPO dentists[1]	Delta Dental Premier[1] and nonparticipating dentists[2]
Diagnostic and preventive services		
Diagnostic services**	100%	50%
Preventive services**	100%	50%
Radiographs**	100%	50%
Basic services		
Oral surgery	80%	50%
Minor restorative services**	100%	50%
Periodontics	80%	50%
Endodontics	80%	50%
Major services		
Major restorative services (i.e., single crowns)	80%	50%
Maximums and deductible		
Contract year maximum	$1,000 per member	
Deductible (per contract year) ***Deductible waived for these services*	$25 per member	

1 Delta Dental will base payment for participating dentists on the maximum approved fee for covered services.

2 When you receive services from a nonparticipating dentist, the percentages in this column indicate the portion of Delta Dental's nonparticipating 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 the difference.

NOTES: The above summary is a sample of benefits. Policies have exclusions and limitations that may limit coverage. For complete coverage details, please refer to your certificate of coverage. These dental plans are available exclusively to students of Michigan State University. Prices are valid as of Sept. 1, 2026, and are subject to change.

To learn more or enroll, visit mysmilecoverage.com/MSU today!