



**Delta Dental PPO™ (Point-of-Service)
Benefit Features for
Michigan State University #11496**

Delta Dental PPO (Point-of-Service) is a national point-of-service preferred provider organization administered by Delta Dental of Michigan. You can go to any licensed dentist, but you could lower your out-of-pocket costs by going to a Delta Dental PPO dentist. If you do not go to a Delta Dental PPO dentist, you will have additional access to dentists who participate in Delta Dental Premier®, our carefully managed fee-for-service program. However, you might have to pay more. If you visit a dentist who does not participate in any of Delta Dental's programs, you will be responsible for the difference between Delta Dental's payment and the nonparticipating dentist's fee, and you may need to file your own claims.

<i>Benefit Year - January 1 through December 31st</i> <i>Plan Benefits Effective - January 1, 2025</i>	Base Plan		Premium Plan	
	Plan Pays	You Pay	Plan Pays	You Pay
Diagnostic & Preventive				
Diagnostic and Preventive Services - exams, cleanings, fluoride treatments to age 15, and space maintainers	50%	50%	100%	0%
Palliative Treatment - to temporarily relieve pain	50%	50%	100%	0%
Sealants - to prevent decay of permanent teeth	0%	100%	100%	0%
Brush Biopsy - to detect oral cancer	50%	50%	100%	0%
Radiographs - X-rays	50%	50%	100%	0%
Basic Services				
Minor Restorative Services - fillings and crown repair	50%	50%	70%	30%
Oral Surgery Services - extractions and dental surgery	50%	50%	70%	30%
Relines and Repairs - to prosthetic appliances	50%	50%	70%	30%
Other Basic Services - misc. services	50%	50%	70%	30%
Periodontic Services - to treat gum disease	50%	50%	70%	30%
Endodontic Services - root canals	50%	50%	70%	30%
Major Services				
Prosthodontic Services - bridges, implants, dentures, and crowns over implants	50%	50%	50%	50%
Major Restorative Services - crowns	50%	50%	50%	50%
Orthodontic Services				
Orthodontic Services - braces	50%	50%	50%	50%
Orthodontic Age Limit	through age 18 and under		No Age Limit	
Base Plan Maximum Payment - per Member total per Benefit Year on all services except orthodontic services.	\$600		-	
Premium Plan Maximum Payment - per Member total per Benefit Year on all services, except diagnostic and preventive services, emergency palliative treatment, brush biopsy, X-rays, sealants, and orthodontic services.	-		\$2,000	
Payment for Orthodontic Services will not exceed a lifetime maximum of:	\$600		\$2,000	
Deductible	None		None	

**Customer Service toll-free number 800-524-0149
www.deltadentalmi.com**

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.