


## MSMS DELTA DENTAL BENEFIT COMPARISON

COVERED SERVICES	DELTA DENTAL PPO POINT-OF-SERVICE		DELTA DENTAL PREMIER	DELTA DENTAL PPO STANDARD	
	PPO Benefits	Non-PPO Benefits (Formerly Premier 1)	Option 2	Option 1	Option 2
<b>DIAGNOSTIC &amp; PREVENTIVE SERVICES</b> Services and procedures to evaluate existing conditions and/or to prevent dental abnormalities or disease. These services include oral examinations, prophylaxes, and fluoride treatments.	100%	100%	50%	75%	100%
<b>EMERGENCY PALLIATIVE TREATMENT</b> Emergency treatment to temporarily relieve pain.	100%	100%	50%	75%	100%
<b>RADIOGRAPHS</b> X-rays as required for routine care or as necessary for the diagnosis of a specific condition.	100%	100%	50%	75%	75%
<b>ORAL SURGERY SERVICES</b> Extractions and dental surgery, including preoperative and postoperative care.	75%	50%	50%	75%	75%
<b>MINOR RESTORATIVE SERVICES</b> Services to rebuild and repair natural tooth structure damaged by disease or injury. Minor restorative services include amalgam (silver) fillings, and resin (white) fillings on  both anterior and posterior (back) teeth.	75%	50%	50%	75%	75%
<b>PERIODONTIC SERVICES</b> The treatment of diseases of the gums and supporting structures of the teeth. This includes periodontal maintenance following active therapy (periodontal prophylaxes).	75%	50%	50%	75%	75%
<b>ENDODONTIC SERVICES</b> The treatment of teeth with diseased or damaged nerves (for example, root canals).	75%	50%	50%	75%	75%
<b>RELINES AND REPAIRS</b> Relines and repairs to bridges, partial dentures, and complete dentures.	75%	50%	50%	75%	75%
<b>MAJOR RESTORATIVE SERVICES</b> Services to rebuild or repair natural tooth structure damaged by disease or injury. Major restorative services include crowns and are used when teeth cannot be restored with another filling material.	60%	50%	50%	50%	50%
<b>PROSTHODONTIC SERVICES</b> Services and appliances that replace missing natural teeth (such as bridges, implants, partial dentures, and complete dentures).	60%	50%	50%	50%	50%
<b>ORTHODONTIC SERVICES (to age 19)</b> Services, treatment, and procedures to correct malposed teeth. Eligible people are covered only to age 19.	50%	50%	50%	0%	60%
<b>BENEFIT MAXIMUMS</b>					
Annual Maximum per Person	\$1,500	\$1,500	\$800	\$800	\$1,000
Orthodontic Lifetime Maximum per Person	\$1,000	\$1,000	\$1,000	\$0	\$1,000

### How Delta Dental PPO Point-of-Service Works:

Your out-of-pocket costs are likely to be lower if you go to a Delta Dental PPO participating dentist. PPO dentists have agreed to accept payment according to a schedule established by Delta Dental, and, in most cases, this results in a reduction of their fees. Delta Dental also pays a higher percentage for most covered services if you go to a PPO dentist. Delta Dental pays PPO dentists directly.

If your dentist is not a PPO dentist, you will have back-up coverage through Delta Dental Premier. Again, your out-of-pocket expenses will vary depending on the participating status of the dentist. Your coverage levels will be slightly lower in most cases, but you can still save money. In this case, there are two options:

1. If your dentist participates in another program called Delta Dental Premier, the fee reduction may not be as great as with PPO dentists. However, participating dentists agree to accept Delta Dental's payment and your co-payment as payment in full for covered services. In addition, Delta Dental pays participating dentists directly.
2. If your dentist doesn't participate in Delta Dental PPO or Delta Dental Premier, you may have to pay more because you won't be protected from "balance billing." In other words, you'll be responsible for any difference between Delta Dental's approved payment and the dentist's submitted fee, along with your co-payment.

### How Delta Dental Premier Works:

If your dentist participates in Delta Dental Premier, you will pay only your co-payment for covered services. Participating dentists have agreed to accept Delta Dental's payment and your co-payment as payment in full for covered services. In addition, Delta Dental pays participating dentists directly.

If your dentist doesn't participate in Delta Dental Premier, you'll still be covered. You may, however, have to pay more than just the co-payment amount. You will be responsible for the difference, if any, between Delta Dental's allowed fee and the dentist's submitted fee.

### How Delta Dental PPO Standard Works:

Your out-of-pocket costs are likely to be lower if you go to a Delta Dental PPO participating dentist. PPO dentists have agreed to accept payment according to a schedule established by Delta Dental, and, in most cases, this results in a reduction of their fees. Delta Dental pays PPO dentists directly.

If your dentist is not a PPO dentist, you will still be covered. You may, however, have to pay more than just the co-payment amount. You will also be responsible for the difference between Delta Dental's allowed fee and the dentist's submitted fee.

You can obtain the names of participating dentists by calling 877-PIA-ASK-US (742-2758) or by visiting the MSMS Physicians Insurance Agency website: [www.msmsinsurance.org](http://www.msmsinsurance.org).

You may choose any dentist, as long as the dentist is licensed to practice dentistry in the state or country in which you receive care.

You and your eligible dependents are not required to use the same dentist. Each family member can have a different dentist.

Groups of two or more may enroll at any time throughout the year.

If you have questions or need additional information before applying, contact the **MSMS Physicians Insurance Agency** at 877-PIA-ASK-US (742-2758) or email [msmsagency@msms.org](mailto:msmsagency@msms.org).

Dental coverage is a good idea. MSMS Physicians Insurance Agency Delta Dental plans provide an excellent opportunity for you to obtain **protection for yourself, your family and your employees.**

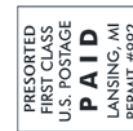
Dental benefits not only encourage good oral health, they can serve as an **excellent, affordable employee benefit.** Whether the cost is paid by the employer or employee, the MSMS Physicians Insurance Agency Delta Dental plans are worth considering as a new benefit.

Subscribers can choose Delta Dental PPO Point-of-Service; Delta Dental Premier; or Delta Dental PPO Standard Options 1 or 2.



## ENROLLMENT GUIDELINES

- All employees of a group must choose the same program. Physicians are free to choose any option.
- All individuals choosing Delta Dental PPO Standard should review the listing of member dentists.
- Subscribers are required to remain enrolled for a minimum of 12 consecutive months.
- Please type or print all information on enrollment form.
- All quarterly bills and information will be mailed to billing address listed on front of the enrollment form.
- Form must be signed by MSMS member physician.
- List additional dependents on separate sheet.
- **Mail To:**  
MSMS Physicians Insurance Agency  
Delta Dental Program  
P.O. Box 950  
East Lansing, MI 48826-0950



# Promoting Better Health

## MSMS Delta Dental Enrollment

As a member, affordable dental benefits are available to you, your family, employees and groups