

Delta Dental PPO™ (Point-of-Service) UAW Retiree Medical Benefits Trust—Enhanced Benefit Plan

BENEFITS EFFECTIVE AS OF JANUARY 1, 2024

Delta Dental PPO (Point-of-Service) is a national point-of-service preferred provider organization administered by Delta Dental of Michigan. This is a high-level description of your benefits. **For more detail visit: www.uawtrust.org/dentalhearingvision.**

With this plan you can see any licensed dentist you choose, but it is important to understand how the networks differ.

Delta Dental PPO and Delta Dental Premier® dentists agree to accept Delta Dental's fee as payment in full, reducing your out-of-pocket costs. Our PPO providers accept a deeper discount and will likely save you the most out of pocket.

Out-of-network dentists are not under contract or required to accept Delta Dental's fee and may charge additional out-of-pocket costs for services, even services covered at 100%.

Benefit highlights

Effective January 1, 2024, and forward

	Delta Dental PPO dentist	Delta Dental Premier dentist	! Out-of-network dentist
Diagnostic and preventive services <i>(Waived from annual maximum)</i>			
Diagnostic and preventive services —Includes exams and cleanings twice per year and fluoride treatments for age 19 and under	100%	100%	100%
Brush biopsy —To detect oral cancer	100%	100%	100%
Emergency palliative treatment —To temporarily relieve pain	100%	100%	100%
Periodontal maintenance —Cleanings by specialist	100%	100%	100%
Radiographs —X-rays (including bitewing X-rays) <small>*See basic services for panoramic images</small>	100%	100%	100%
Basic services			
Periodontic services —Treatment for diseases of the gums and supporting structures of the teeth	100%	90%	90%
Minor restorative services —Fillings	100%	90%	90%
Relines and repairs —To bridges and dentures	100%	90%	90%
Endodontic services —Root canals	100%	90%	90%
Simple extractions —Nonsurgical removal of teeth	100%	90%	90%
Panoramic images, other films/images	100%	90%	90%
Other oral surgery —Bone grafts, tissue regeneration, etc.	90%	90%	90%
Major restorative services —Crowns	90%	90%	90%
Major services			
Prosthetic services —Bridges, dentures and crowns (including crowns over implants)	70%	50%	50%
Implant services <i>(Subject to Lifetime Implant Maximum)</i>			
Implants —Implants and implant maintenance	100%	100%	100%
Orthodontic services <i>(Subject to Lifetime Orthodontic Maximum)</i>			
Orthodontics —Braces, 2D oral/facial photographic images and diagnostic casts; <i>treatment must begin prior to age 19</i>	60%	50%	50%
Maximum payment and deductible			
Maximum payment —\$1,700 per person per calendar year for dental services. Diagnostic and preventive services are waived from the annual maximum. Payment for orthodontic services will not exceed a lifetime maximum of \$2,000 per eligible person. Payment for implant services will not exceed a lifetime maximum of \$2,000 per eligible person.			



IMPORTANT: Out-of-network providers are not contracted to accept our fee as payment in full for services covered at 100%. The plan will pay 100% of the nonparticipating dentist fee determined by Delta Dental for those services; however, that fee may be less than what the dentist charges and you are responsible for the difference.

Payment example—How it works

As shown below, your lowest out-of-pocket costs result from going to a Delta Dental participating dentist.

	Delta Dental PPO dentist	Delta Dental Premier dentist	Out-of-network dentist*
Submitted fee	\$80	\$80	\$80
Maximum approved fee	\$54	\$77	\$63
Coverage level	100%	100%	100%
Amount Delta Dental pays	\$54	\$77	\$63
Amount you pay	\$0	\$0	\$17

ADULT CLEANING

Out-of-network dentists have not agreed to charge lower fees and can bill the full \$80. For payment to nonparticipating dentists, Delta Dental establishes a nonparticipating dentist fee, which is the maximum fee allowed for the procedure, meaning Delta Dental pays \$63. The dentist can bill you the difference between Delta Dental's payment and what they charge. This leaves you with a bill of \$17.

*Payment examples are illustrative only. Fees and reimbursements can vary by location and dentist. They do, however, represent how payment is determined. *Reimbursement for nonparticipating dentists will be based on Delta Dental's approved nonparticipating dentist fees. The fee may be less than what your dentist charges and you may have to pay the remaining balance.*

Pre-treatment estimates recommended

With pre-treatment estimates, Delta Dental makes it easy for you to find out whether a proposed dental treatment is covered, what amount the plan will pay and the difference you will be responsible for. You may request a pre-treatment estimate from your dentist at any time, for any service.

Find a dentist

Your Delta Dental plan allows you to visit any dentist you like. However, there are advantages to choosing a dentist who belongs to one of Delta Dental's two dentist networks—Delta Dental PPO and Delta Dental Premier.

How to find a participating dentist in your area:

1. Call Delta Dental's automated telephone system, DASI (Delta Dental's Automated Service Inquiry), at 800-524-0149 to get the names of participating dentists. DASI is available 24/7.
 - To use DASI most effectively, have your member ID number available when you call.
 - To get the names of participating dentists, you will be asked to enter a ZIP code. DASI will then provide a random list of participating dentists in or near that ZIP code. You can choose between listening to the names and having a list printed and mailed to you.
2. Call a customer service representative between 8:30 a.m. and 8 p.m. EST, Monday through Friday.
3. Use the dentist directory on our website at www.deltadentalmi.com/findadentist. You can look up the names of dentists participating in Delta Dental PPO or in Delta Dental Premier.
4. Download the Delta Dental mobile app, available for iOS and Android phones, to see a list of providers near you, or you can search for providers within a specific ZIP code.

The online Delta Dental Member Portal

Member Portal gives you 24/7 access to important information about your dental benefits.

With Member Portal, you can:

- Review up-to-date benefits information
- Find an in-network dentist
- See common procedures
- Access an online ID card
- View the status of all claims and toggle between different family member claims
- View and print Explanation of Benefits (EOB)

Access Member Portal at www.memberportal.com.