

Michigan Public School Employees' Retirement System 2025 Dental Plan Benefits

Delta Dental of Michigan



A DELTA DENTAL

Presentation overview

Our goal is to help you understand:

- 2025 dental plan update
- Key terms
- Provider options
- Your 2025 cost share
- Helpful resources



2025 dental plan update



2025 dental plan update

Interim caries arresting medicament

- Currently is not a covered service
- Effective Jan. 1, 2025, interim caries arresting medicament will be a covered benefit



Key terms





Coinsurance is a fixed percentage of the costs you share with your retirement system.

Deductible is the amount you pay each year before your retirement system begins to pay.

Annual maximum is the maximum amount your retirement system dental plan will pay in a calendar year for diagnostic and preventive services, basic services, and major services benefits.

Orthodontic lifetime maximum is the maximum amount your retirement system dental plan will pay throughout the time you're enrolled in the plan for orthodontic services.

Coordination of benefits is the way in which claims are paid when there is more than one dental benefits plan. Your dental plan uses the carve-out method to process coordinated claims. Visit DeltaDentalMI.com/MPSERS for more information if you have multiple dental plans.

Provider options



Your dental plan offers choices

You have the freedom to choose any dentist:

- Delta Dental PPO[™]
- Delta Dental Premier®
- Nonparticipating

Your retirement system dental plan is designed to offer the maximum benefit with the lowest out-of-pocket expense when you use a Delta Dental PPO dentist.

All claims are reimbursed at the approved amount for the Delta Dental PPO network.

You will likely pay more when you use a Delta Dental Premier or nonparticipating dentist.

Delta Dental PPO

- Providers accept Delta Dental's approved amount for the PPO network as payment in full
- You pay only your coinsurance
- No balance-billing
- Providers are paid directly
- Highest benefit level
- No deductible



Delta Dental Premier

- Providers participate with Delta Dental, but do not accept the lower approved amount for the Delta Dental PPO network
- You pay your coinsurance *plus* the difference between the Delta Dental PPO and Delta Dental Premier approved amounts
- No balance-billing between the amount approved for the Delta Dental Premier network and the submitted amount
- Providers are paid directly
- Deductible applies to basic and major services





Nonparticipating

- Providers do not participate with Delta Dental and will likely cost you more out of pocket
- You pay your coinsurance plus any additional costs up to the provider's charge
- Balance-billing up to the provider's charge
- Deductible applies to basic and major services
- You may have to submit claims

Delta Dental PPO

403,000+ locations 115,600+ unique dentists

Delta Dental Premier

467,500+ locations 153,400+ unique dentists

Delta Dental PPO

- You pay only your coinsurance
- No balance-billing
- No deductible
- Highest benefit level

Delta Dental Premier

- You pay your coinsurance and the difference between approved amounts for Delta Dental PPO and Delta Dental Premier networks
- No balance-billing
- Deductible applies to basic and major services

Nonparticipating

- You pay your coinsurance and any additional amounts up to the provider's charge
- Balance-billing allowed
- Deductible applies to basic and major services

Additional provider information

Your dental plan allows for access to participating providers across the United States. Claims must be submitted to Delta Dental of Michigan to be processed and paid.

All providers outside of the United States are considered nonparticipating providers, but the claim can be submitted for reimbursement.

Claims submitted from a **provider** that has both Delta Dental PPO and Delta Dental Premier participating network status will automatically be paid as a Delta Dental PPO provider (higher benefit / deeper discounts).

An office could have both Delta Dental Premier and Delta Dental PPO providers. If you want to see a Delta Dental PPO provider to receive a higher level of benefit and deeper discount, let the provider office know. Participating status is based on provider and location, not by office.

Your 2025 cost share



2025 cost share

Your cost share is a percentage of the approved amount (coinsurance) and any applicable deductible.

	Delta Dental PPO dentist	Delta Dental Premier or nonparticipating dentist
Diagnostic and preventive services Cleanings and exams (two per calendar year) X-rays	5% 5%	10% 25%
Basic services Restorative services	Fillings—20% Others—25%	25% Deductible is applied to basic services.
Major services Prosthodontic services Implants	50%	50% Deductible is applied to major services.

The **Dental Coverage Overview** flyer at DeltaDentalMI.com/MPSERS has more detailed information on the dental benefit categories.

Your maximums and deductible

Annual maximum (calendar year)

Applies to diagnostic and preventive services, basic services, and major services benefits.

Orthodontic lifetime maximum

Applies to orthodontic benefits.

Annual deductible (calendar year) Applies to basic and major services provided by a dentist not in the Delta Dental PPO network.

Your retirement system's dental plan has a carve-out clause for coordination of benefits (COB) when the plan pays secondary. The **How Coordination of Benefits Works** flyer at DeltaDentalMI.com/MPSERS provides additional information.

\$1,200/eligible person

\$1,100/person

\$50/person

Major restorative (crown) payment example

Provider type	Charge	Approved amount ⁺	Allowed amount ⁺⁺	Deducti	ible	Coinsurance (Delta Dental PPO approved percentage)		Additional cost	You pay
Delta Dental PPO dentist	\$1,373	\$890	\$890	\$0	+	\$222.50 (25% of \$890)	+	\$0	\$222.50
Delta Dental Premier dentist	\$1,373	\$1,070	\$890	\$50	+	\$210 (25% of \$840*)	+	\$180**	\$440
Nonparticipating dentist	\$1,373	\$1,373	\$890	\$50	+	\$210 (25% of \$840*)	+	\$483***	\$743

⁺Approved amount—amount provider agrees to accept.

⁺⁺ Allowed amount—amount used to calculate plan and patient payment.

* Delta Dental PPO approved amount minus the \$50 deductible.

** Difference between the Delta Dental PPO and Delta Dental Premier approved amount.

*** Difference between the Delta Dental PPO approved amount and nonparticipating dentist charge.

Diagnostic and preventive payment example

		American	Allowed			Member cost share			
Provider type	Charge	Approved amount ⁺	Allowed amount ⁺⁺	Deducti	ible	Coinsurance (Delta Dental PPO approved percentage)		Additional cost	You pay
Delta Dental PPO dentist	\$111	\$71	\$71	NONE	+	\$3.55 (5% of \$71)	+	\$0	\$3.55
Delta Dental Premier dentist	\$111	\$86	\$71	NONE	+	\$7.10 (10% of \$71*)	+	\$15**	\$22.10
Nonparticipating dentist	\$111	\$111	\$71	NONE	+	\$7.10 (10% of \$71*)	+	\$40***	\$47.10

⁺ Approved amount—amount provider agrees to accept.

⁺⁺ Allowed amount—amount used to calculate plan and patient payment.

- * Delta Dental PPO approved amount minus the \$50 deductible.
- ** Difference between the Delta Dental PPO and Delta Dental Premier approved amount.
- *** Difference between the Delta Dental PPO approved amount and nonparticipating dentist charge.

Pre-treatment estimate

A pre-treatment estimate submitted to Delta Dental by your provider will provide information about how your dental plan will cover the service and your out-of-pocket costs. This information may lead to further discussion of treatment options with your provider.

When this pre-treatment estimate is sent to Delta Dental, the estimate reviews:

- Current annual maximum available
- Time limitations for services
- Whether the service is covered by your retirement system dental plan

A copy of the estimate will be provided to both you and your provider.

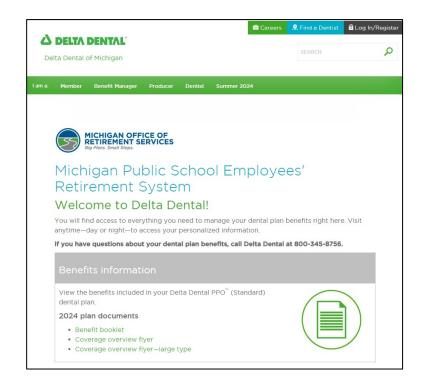
Helpful resources



Plan-specific member website

The link to this site is located on the Michigan Office of Retirement Services website under dental benefits. It can also be accessed directly at: <u>DeltaDentalMI.com/MPSERS</u>.

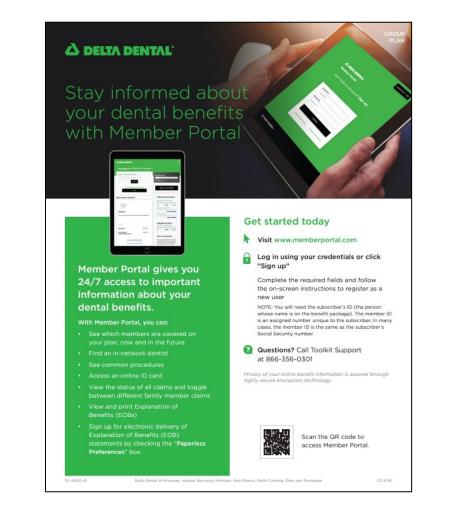
- Access specific information about your retirement system dental plan
- Access written plan documentation
- View this presentation
- Search the dentist directory for a provider
- Link to the Member Portal



Member Portal

This secure website allows you access to your specific dental information after creating an account. You will be able to:

- View members covered on your plan
- Find an in-network dentist
- See common procedures
- View/print specific Explanation of Benefits
- Check your annual maximum used to date
- Access an online ID card
- View the status of all claims



Finding a provider

Choose the dental specialty

Choose the network

The Find a Delta Dental Participating Dentist flyer at DeltaDentalMI.com/MPSERS provides step-by-step instructions on how to search for a provider.

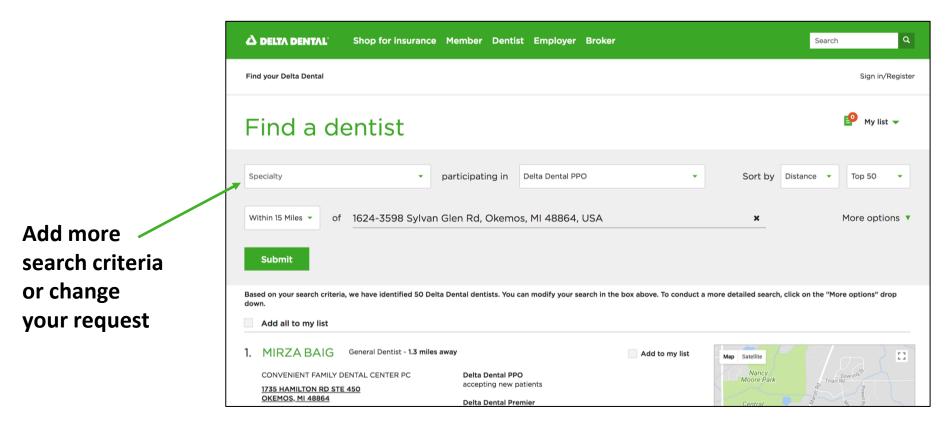
Looking for a dentist?

Find in-network dentists in your area by entering your ZIP code below.

Don't know which plan you have? <u>Sign in to your account</u>, check your Delta Dental ID card or contact your Delta Dental Company.

Specialty	•
1	•
Delta Dental PPO	^
Delta Dental Premier	
Delta Dental PPO Plus Premier	- 1
DeltaCare USA	~
Find dentists	

Finding a provider



Delta Dental's smartphone app

Once you have created your member account, use the app to:

- Use the cost estimator.
- View benefits.
- Find a dentist.
- View claims.
- View your mobile ID card.

Available for Apple iOS or Android users. Visit the App Store (Apple) or Google Play (Android) and search for 'Delta Dental.'



Be wise about oral health!

- Maintain a regular oral health routine
- Take care of your dentures
- Understand your risks
- Watch out for gum disease





Contacting Delta Dental

Call: 800-345-8756

Advisors:

• Available 8:30 a.m. to 8 p.m. (ET), Monday–Friday.

DASI (Delta Automated System Inquiry):

- Available 24 hours a day, seven days a week.
- Provides benefit, claims, eligibility information, Delta Dental's mailing address, and the names of Delta Dental PPO and Delta Dental Premier dentists near you.

DeltaDentalMI.com/MPSERS

Thank you for viewing!

