



**MICHIGAN OFFICE OF  
RETIREMENT SERVICES**  
*Big Plans. Small Steps.*

# Michigan Public School Employees' Retirement System 2024 Dental Plan Benefits

Delta Dental of Michigan



 **DELTA DENTAL**

# Presentation overview

**Our goal is to help you understand:**

- 2024 dental plan updates.
- Key terms.
- Provider options.
- Your 2024 cost share.
- Helpful resources.



# 2024 dental plan updates



# 2024 dental plan updates

## Occlusal guard

- The dental plan currently covers one occlusal guard per lifetime.
- *Effective January 1, 2024, occlusal guards will be covered once every five years.*

## Posterior composite fillings

- The dental plan currently does not pay for this procedure but covers it at the lesser cost of a silver filling, and the member is responsible for the cost difference.
- *Effective January 1, 2024, posterior composite fillings will be covered under the dental plan.*

# Key terms



# 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 most that 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 most that your retirement system dental plan will pay the entire time you're enrolled in the plan for orthodontic services.
- **Coordination of benefits** (COB) is the way in which claims are paid when there is more than one dental benefits plan. Your retirement system dental plan uses the carve-out method to process COB claims. Visit [deltadentalmi.com/MPSEERS](https://deltadentalmi.com/MPSEERS) or contact Delta Dental for more information if you have more than one dental plan.

# 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 Delta Dental PPO approved amount.
- You will likely pay more when you use a Delta Dental Premier or nonparticipating dentist.



# Delta Dental PPO (\$)

- Providers accept Delta Dental's PPO approved amount as payment in full.
- You only pay 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 Delta Dental PPO approved amount.
- You pay your coinsurance plus the difference between the Delta Dental PPO and Delta Dental Premier approved amounts.
- No balance billing between the Delta Dental Premier approved amount 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 the most money.
- 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.

# Provider comparison

<b>Delta Dental PPO</b> 388,700+ locations 114,100+ unique dentists	<b>Delta Dental Premier</b> 450,900+ locations 152,800+ unique dentists	<b>Nonpar</b>
---	---	---------------

## Delta Dental PPO

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

## Delta Dental Premier

- You pay your coinsurance AND the difference between Delta Dental PPO and Delta Dental Premier approved amounts.
- 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.
- ***Deductible applies to basic and major services.***

# Additional provider information

- Your dental plan allows for access to participating providers across the United States. Claims need to 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.
- A **provider** that has both Delta Dental PPO and Delta Dental Premier participating network status will automatically pay as a Delta Dental PPO provider (higher benefit / deeper discounts) when a claim is submitted.
- An **office** could have both Delta Dental Premier and Delta Dental PPO providers. If you want to see a Delta Dental PPO provider because you will 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 2024 cost share



# 2024 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
<b>Diagnostic and preventive services</b>		
Cleanings and exams (two per calendar year)	5%	10%
X-rays	5%	25%
<b>Basic services</b>		
Restorative services	Fillings—20% Others—25%	25% <i>Deductible is applied to basic services.</i>
<b>Major services</b>		
Prosthodontic services Implants	50%	50% <i>Deductible is applied to major services.</i>

The **Dental Coverage Overview** flyer at [deltadentalmi.com/MPERS](https://deltadentalmi.com/MPERS) 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.

\$1,100

## **Orthodontic lifetime maximum**

Applies to orthodontic benefits.

\$1,200

## **Annual deductible (calendar year)**

Applies to basic and major services provided by a dentist not in the Delta Dental PPO network.

\$50/person

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/MPERS](http://deltadentalmi.com/MPERS) provides additional information.



# Major restorative payment example

Provider type	Charge	Approved amount <sup>+</sup>	Allowed amount <sup>++</sup>	Member cost share						You pay
				Deductible		Coinsurance (Delta Dental PPO approved percentage)		Additional cost		
<b>Delta Dental PPO dentist</b>	\$1,320	\$875	\$875	\$0	+	\$218.75 (25% of \$875)	+	\$0	\$218.75	
<b>Delta Dental Premier dentist</b>	\$1,320	\$1,050	\$875	\$50	+	\$206.25 (25% of \$825*)	+	\$175**	\$431.25	
<b>Nonparticipating dentist</b>	\$1,320	\$1,320	\$875	\$50	+	\$206.25 (25% of \$825*)	+	\$445***	\$701.25	

<sup>+</sup> Approved amount—amount provider agrees to accept.

<sup>++</sup> 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

Provider type	Charge	Approved amount <sup>+</sup>	Allowed amount <sup>++</sup>	Member cost share					You pay
				Deductible		Coinsurance (Delta Dental PPO approved percentage)		Additional cost	
Delta Dental PPO dentist	\$106	\$70	\$70	NONE	+	\$3.50 (5% of \$70)	+	\$0	\$3.50
Delta Dental Premier dentist	\$106	\$84	\$70	NONE	+	\$7.00 (10% of \$70*)	+	\$14 <sup>**</sup>	\$21.00
Nonparticipating dentist	\$106	\$106	\$70	NONE	+	\$7.00 (10% of \$70*)	+	\$36 <sup>***</sup>	\$43.00

<sup>+</sup> Approved amount—amount provider agrees to accept.

<sup>++</sup> 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 the 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.

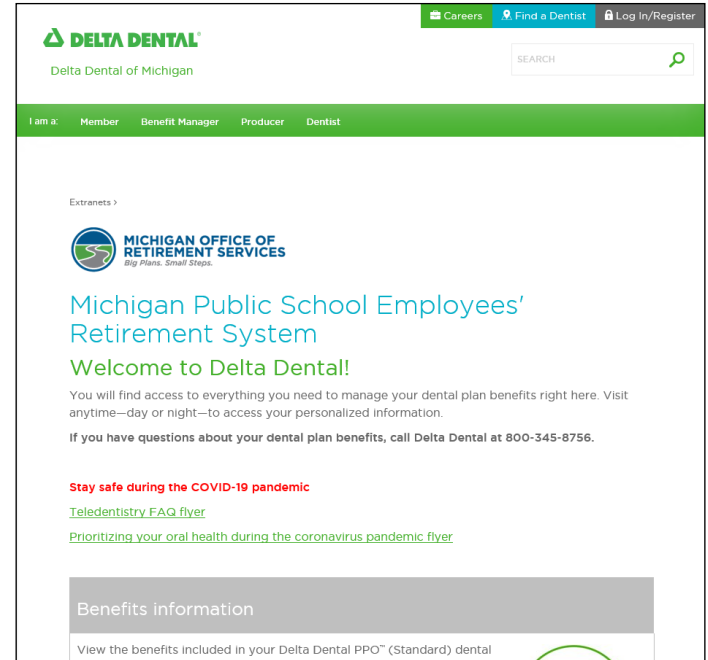
# Helpful resources



# 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: [www.deltadentalmi.com/MPSEERS](http://www.deltadentalmi.com/MPSEERS).

- 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.




The screenshot shows the Delta Dental website interface. At the top, there is a navigation bar with the Delta Dental logo, the text "Delta Dental of Michigan", and links for "Careers", "Find a Dentist", and "Log In/Register". Below this is a search bar. A green navigation bar contains the text "I am a:" followed by links for "Member", "Benefit Manager", "Producer", and "Dentist". The main content area features the Michigan Office of Retirement Services logo and the text "Michigan Public School Employees' Retirement System". Below this is a "Welcome to Delta Dental!" message, followed by a paragraph explaining that users can find access to everything they need to manage their dental plan benefits. A contact number, 800-345-8756, is provided. There are also links for "Stay safe during the COVID-19 pandemic", "Teledentistry FAQ flyer", and "Prioritizing your oral health during the coronavirus pandemic flyer". At the bottom, there is a "Benefits information" section with a link to "View the benefits included in your Delta Dental PPO™ (Standard) dental".

# 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.

*NOTE: Member Portal has replaced Consumer Toolkit. Log in using your existing Consumer Toolkit credentials, or if you do not have existing credentials, click "Sign up."*



The advertisement features a hand holding a tablet displaying the Member Portal interface. The Delta Dental logo is in the top left, and the text 'Stay Informed About Your Dental Benefits With Member Portal' is prominently displayed. A smartphone in the foreground shows a similar interface. The background is dark with a 'GROUP PLAN' label in the top right corner.

**DELTA DENTAL**

Stay Informed About Your Dental Benefits With Member Portal

GROUP PLAN

**Get started today**

Visit [www.memberportal.com](http://www.memberportal.com)

Log In using your existing Consumer Toolkit® credentials

OR

If you do not have existing credentials, click "Sign up"

Complete the required fields and follow the on-screen instructions to register as a new user

NOTE: You will need the subscriber's ID (the person whose name is on the benefit package). The member ID is an assigned number unique to the subscriber. In many cases, the member ID is the same as the subscriber's Social Security number.

Questions? Call Toolkit Support at 866-356-0301

Privacy of your online benefit information is assured through highly secure encryption technology.

Scan the QR code to access Member Portal.

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

With Member Portal, you can:

- See which members are covered on your plan, now and in the future
- 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 (EOBs)

NOTE: Member Portal has replaced Consumer Toolkit.

EU-4392 v2 Delta Dental of Arkansas, Indiana, Kentucky, Michigan, New Mexico, North Carolina, Ohio, and Tennessee PA 4/21

# Finding a provider

Choose the dental  
specialty

Choose the  
network

The **Find a Delta Dental Participating Dentist** flyer at [deltadentalmi.com/MPSERS](http://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? [Sign in to your account](#), check your Delta Dental ID card or contact your Delta Dental Company.

Specialty ▼

| ▲

- Delta Dental PPO ▲
- Delta Dental Premier
- Delta Dental PPO Plus Premier
- DeltaCare USA ▼

**Find dentists**

# Finding a provider

Add more search criteria or change your request

**DELTA DENTAL** Shop for Insurance Member Dentist Employer Broker

Search

Find your Delta Dental Sign in/Register

## Find a dentist

My list

Specialty participating in Delta Dental PPO Sort by Distance Top 50

Within 15 Miles of 1624-3598 Sylvan Glen Rd, Okemos, MI 48864, USA More options

**Submit**

Based on your search criteria, we have identified 50 Delta Dental dentists. You can modify your search in the box above. To conduct a more detailed search, click on the "More options" drop down.

Add all to my list

- MIRZA BAIG** General Dentist - 1.3 miles away  Add to my list  
CONVENIENT FAMILY DENTAL CENTER PC  
1735 HAMILTON RD STE 450  
OKEMOS, MI 48864  
Delta Dental PPO accepting new patients  
Delta Dental Premier



# 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.

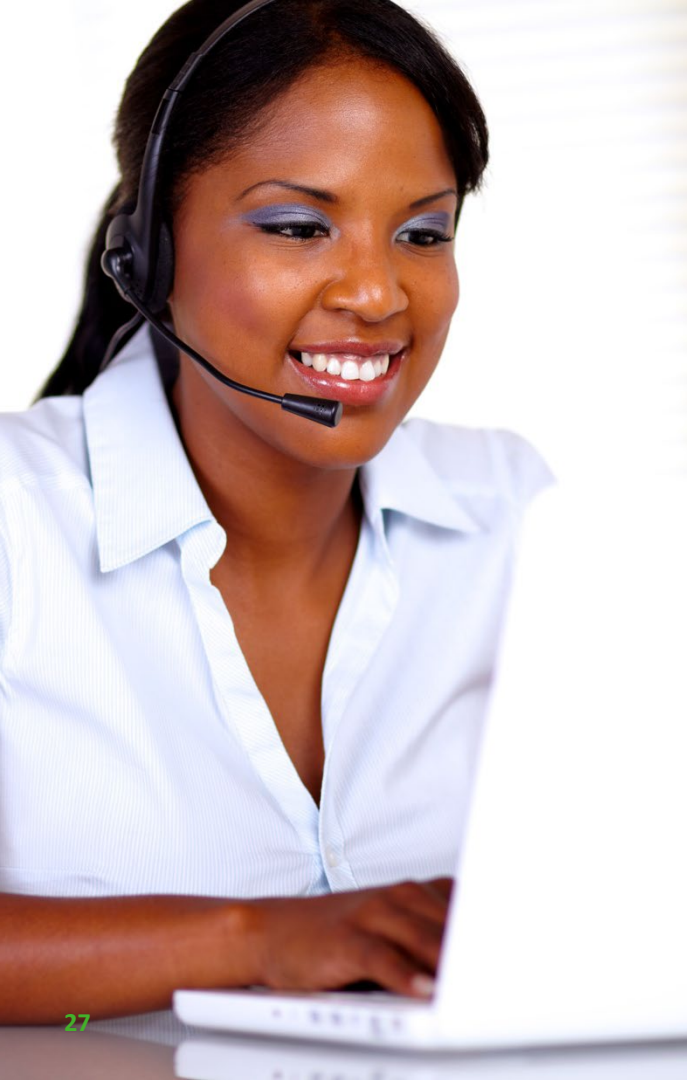
*Available for Apple iOS or Android users. Visit the App Store (Apple) or Google Play (Android) and search for 'Delta Dental.'*



# Save that smile!

- Brush at least twice a day.
- Floss regularly.
- Avoid use of tobacco and limit alcohol.
- Drink fluoridated water.
- Visit your dentist regularly.
- Talk to your dentist if you notice any changes or abnormalities.





# Contacting Delta Dental

**Call toll-free: 800-345-8756**

## **Advisors:**

- Available 8:30 a.m.–8:00 p.m. (EST), 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.

[www.deltadentalmi.com/MPSEERS](http://www.deltadentalmi.com/MPSEERS)

**Thank you for viewing!**

