

Delta Dental PPO (Point-of-Service) Summary of Dental Plan Benefits For Group# 1813-0000 Roscommon Area Public Schools

This Summary of Dental Plan Benefits should be read along with your Certificate. Your Certificate provides additional information about your Delta Dental plan, including information about plan exclusions and limitations. If a statement in this Summary conflicts with a statement in the Certificate, the statement in this Summary applies to you and you should ignore the conflicting statement in the Certificate. The percentages below are applied to Delta Dental's allowance for each service and it may vary due to the dentist's network participation.*

Control Plan – Delta Dental of Michigan

Benefit Year – September 1 through August 31

Covered Services –

| | Delta Dental PPO Dentist Plan Pays | Delta Dental Premier Dentist Plan Pays | Nonparticipating Dentist Plan Pays* |
|---|--|--|---|
| Diagnostic & Preventive | | | |
| Diagnostic and Preventive Services – exams, cleanings, fluoride, and space maintainers | 80% | 80% | 80% |
| Emergency Palliative Treatment – to temporarily relieve pain | 80% | 80% | 80% |
| Sealants – to prevent decay of permanent teeth | 80% | 80% | 80% |
| Brush Biopsy – to detect oral cancer | 80% | 80% | 80% |
| Radiographs – X-rays | 80% | 80% | 80% |
| Basic Services | | | |
| Minor Restorative Services – fillings and crown repair | 80% | 80% | 80% |
| Endodontic Services – root canals | 80% | 80% | 80% |
| Periodontic Services – to treat gum disease | 80% | 80% | 80% |
| Oral Surgery Services – extractions and dental surgery | 80% | 80% | 80% |
| Major Restorative Services – crowns | 80% | 80% | 80% |
| Other Basic Services – misc. services | 80% | 80% | 80% |
| Relines and Repairs – to bridges, implants, and dentures | 80% | 80% | 80% |
| Major Services | | | |
| Prosthetic Services – bridges, implants, and dentures | 80% | 80% | 80% |
| Orthodontic Services | | | |
| Orthodontic Services – braces | 80% | 80% | 80% |
| Orthodontic Age Limit – | Up to age 19 | Up to age 19 | Up to age 19 |

* When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. The Nonparticipating Dentist Fee may be less than what your dentist charges and you are responsible for that difference.

- Oral exams (including evaluations by a specialist) are payable twice in any period of 12 consecutive months.
- Prophylaxes (cleanings) are payable twice in any period of 12 consecutive months.
- Fluoride treatments are payable twice in any period of 12 consecutive months for people up to age 19.
- Bitewing X-rays are payable once in any period of 12 consecutive months and full mouth X-rays (which include bitewing X-rays) are payable once in any five-year period.
- Benefits for cephalometric X-rays and photographs are not limited to Orthodontics.
- Benefits for diagnostic casts are not limited to Orthodontics.
- Sealants are payable once per tooth per lifetime for the occlusal surface of first permanent molars up to age nine and second permanent molars up to age 14. The surface must be free from decay and restorations.

- Composite resin (white) restorations are Covered Services on posterior teeth.
- Porcelain and resin facings on crowns are optional treatment on posterior teeth.
- Vestibuloplasty and excision of odontogenic tumors are Covered Services.
- Implants and implant related services are payable once per tooth in any five-year period.

Having Delta Dental coverage makes it easy for you to get dental care almost everywhere in the world! You can now receive expert dental care when you are outside of the United States through our Passport Dental program. This program gives you access to a worldwide network of dentists and dental clinics. English-speaking operators are available around the clock to answer questions and help you schedule care. For more information, check our Web site or contact your benefits representative to get a copy of our Passport Dental information sheet.

Maximum Payment – \$2,000 per person total per Benefit Year on all services except orthodontics. \$1,500 per person total per lifetime on orthodontic services.

Deductible – None.

Waiting Period – Employees who are eligible for dental benefits are covered on the first day of the month following the date of hire.

Eligible People – All Administrators, Supervisors and Teachers of the Contractor and COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) enrollees, if applicable. The Contractor and Subscriber share the cost of this plan.

Also eligible are your legal spouse and your children to the end of the month in which they turn 26, including your children who are married, who no longer live with you, who are not your dependents for Federal income tax purposes, and/or who are not permanently disabled. You and your eligible dependents must enroll for a minimum of 12 months. If coverage is terminated after 12 months, you may not re-enroll prior to the open enrollment that occurs at least 12 months from the date of termination. Your dependents may only enroll if you are enrolled (except under COBRA) and must be enrolled in the same plan as you. Plan changes are only allowed during open enrollment periods, except that an election may be revoked or changed at any time if the change is the result of a qualifying event as defined under Internal Revenue Code Section 125.

If you and your spouse are both eligible under this Contract, you may be enrolled as both a Subscriber on your own application and as a dependent on your spouse's application. Your dependent children may be enrolled on both applications as well. Delta Dental will coordinate benefits.

Benefits will cease on the last day of the month in which the employee is terminated.