

**Delta Dental of Michigan**  
**Dental Benefit Highlights for**  
**Valassis Communications, Inc.**  
**Buy Up Plan**



Delta Dental PPO <sup>SM</sup> (Point-of-Service) Coverage effective January 1, 2012	PPO Dentist	Premier <sup>®</sup> Dentist	Non-participating Dentist
	Plan Pays	Plan Pays	Plan Pays*
<b>Diagnostic &amp; Preventive</b>			
<b>Diagnostic and Preventive Services</b> – includes exams, cleanings, fluoride, and space maintainers	100%	100%	100%
<b>Emergency Palliative Treatment</b> – to temporarily relieve pain	100%	100%	100%
<b>Brush Biopsy</b> – to detect oral cancer	100%	100%	100%
<b>Sealants</b> – to prevent decay of permanent teeth	100%	100%	100%
<b>Radiographs</b> – X-rays	100%	100%	100%
<b>Basic Services</b>			
<b>Periodontic Services</b> – to treat gum disease	80%	80%	80%
<b>Endodontic Services</b> – root canals	80%	80%	80%
<b>Relines and Repairs</b> – to bridges and dentures	80%	80%	80%
<b>Oral Surgery Services</b> – extractions and dental surgery	80%	80%	80%
<b>Minor Restorative Services</b> – fillings and crown repair	80%	80%	80%
<b>Major Services</b>			
<b>Major Restorative Services</b> – crowns	50%	50%	50%
<b>Prosthodontic Services</b> – includes bridges, implants, and dentures	50%	50%	50%
<b>Orthodontic Services</b>			
<b>Orthodontic Services</b> – includes braces	50%	50%	50%
<b>Orthodontic Age Limit</b>	No age limit	No age limit	No age limit

\* 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. This Nonparticipating Dentist Fee may be less than what your dentist charges, which means that you will be responsible for the difference.

**Maximum Payment** – \$1,500 per person total per **benefit year** on Diagnostic & Preventive, Basic Services and Major Services. \$1,500 per person total per **lifetime** on Orthodontics.

**Deductible** – \$50 deductible per person total per **benefit year** limited to a maximum deductible of \$150 per family per **benefit year**. The deductible does not apply to Diagnostic & Preventive or Orthodontics.

Note - This document is intended as a supplement to your Certificate and Summary of Benefits. Please refer to your certificate and summary for policy exclusions and limitations.

**Welcome to Michigan's largest dental benefits family!**

As a member of Delta Dental of Michigan, you have access to the nation's largest dental networks: Delta Dental PPO and Delta Dental Premier.

- Nationwide, 3 out of 4 dentists participate
- Great access to care as well as reduced fees through our agreements with dentists
- You cannot be balance billed - giving you added savings
- Network dentists will complete and file your claim - no paperwork for you
- You only have to pay your copayments and/or deductibles when you receive dental services from a PPO or Premier Dentist
- You don't have to wait for your claim to be paid to be reimbursed!

While you can visit nonparticipating dentists, you can be billed the full amount immediately and then wait to be reimbursed.

**Quality Dental Program**

Delta Dental provides quick and accurate claims processing, *we pay more than 90% of claims in 10 days or less*. Delta Dental also offers world-class customer service from our Certified Center of Excellence call center, as awarded by BenchmarkPortal.

**Online Access**

Our online Consumer Toolkit lets you access your dental plan securely over the Internet. You can find a dentist, check benefits, select paperless EOBs, review claims and amounts used toward maximums, print ID cards, and more at your convenience.

**A Healthy Smile**

Keep your smile healthy with dental benefits from Delta Dental. Your smile is a good indicator of your health. Did you know that your dentist can detect up to 120 different diseases, including diabetes and heart disease? Early detection is one of the best ways to prevent further complications.

**Questions?**

If you have questions, call our Customer Service team at (800) 524-0149 or look online at [www.DeltaDentalMI.com](http://www.DeltaDentalMI.com).