

## Using your benefits couldn't be easier

Delta Dental benefits are easy to use. Participating dental offices will complete and file claims for you, so there is no paperwork for you and you don't have to wait to get reimbursed when visiting participating providers. And if you have any questions, customer service representatives are available to assist you along the way.



## Dental benefit highlights for the Coalition of Public Safety Employees Health Trust

Delta Dental PPO (Point-of-Service) Effective March 1, 2014	Plan A without Ortho		Plan B with Ortho	
	Delta Dental PPO dentist	Delta Dental Premier or non-par dentist	Delta Dental PPO dentist	Delta Dental Premier or non-par dentist
<b>Covered services</b>				
<b>Diagnostic &amp; preventive services</b>				
<b>Diagnostic and preventive services</b> —exams, cleanings, fluoride and space maintainers	100%	50%	100%	50%
<b>Emergency palliative treatment</b> —to temporarily relieve pain	100%	50%	100%	50%
<b>Sealants</b> —to prevent decay of permanent teeth	100%	50%	100%	50%
<b>Brush biopsy</b> —to detect oral cancer	100%	50%	100%	50%
<b>Radiographs</b> —X-rays	100%	50%	100%	50%
<b>Basic services</b>				
<b>Minor restorative services</b> —fillings and crown repair	80%	50%	80%	50%
<b>Endodontic services</b> —root canals	80%	50%	80%	50%
<b>Periodontic services</b> —to treat gum disease	80%	50%	80%	50%
<b>Oral surgery services</b> —extractions and dental surgery	80%	50%	80%	50%
<b>Other basic services</b> —misc. services	80%	50%	80%	50%
<b>Relines and repairs</b> —to bridges, implants and dentures	80%	50%	80%	50%
<b>Major services</b>				
<b>Major restorative services</b> —crowns	50%	50%	50%	50%
<b>Prosthodontic services</b> —bridges, implants and dentures	50%	50%	50%	50%
<b>Orthodontic services</b>				
<b>Orthodontic services</b> —braces	0%	0%	50%	50%
<b>Orthodontic age limit</b>	N/A		Up to age 19	
<b>Maximums and deductible</b>				
<b>Maximum payment</b> (per member total per calendar year on diagnostic & preventive, basic and major services)	\$1,000		\$1,000	
<b>Lifetime orthodontic maximum payment</b>	N/A		\$1,000 per eligible member	
<b>Deductible</b>	None		None	
<b>Monthly rates</b>				
<b>Retiree only</b>	\$25.38		\$25.79	
<b>Retiree with one dependent</b>	\$50.34		\$51.58	
<b>Retiree with two or more dependents</b>	\$75.61		\$80.25	

\* When you receive services from a nonparticipating (non-par) 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.

Note—This document is only intended to provide a brief description of your benefits. Please refer to your Certificate and summary for a complete description of benefits, exclusions and limitations.

Plan offered by the Coalition of Public Safety Employees Health Trust

If you have questions, please call Delta Dental of Michigan's customer service at (800) 524-0149 or visit [www.deltadentalmi.com](http://www.deltadentalmi.com).