



**Delta Dental PPO (Point-of-Service)
Benefit Features for
Ford UAW Retirees
Client #1166-1000, 2000, 3000, 4000**

Delta Dental PPO (Point-of-Service) is a national point-of-service preferred provider organization administered by I Dental of Michigan. You can go to any licensed dentist, but you could increase your benefits and lower your out-of-pocket costs by going to a PPO dentist. If you do not go to a PPO dentist, you will be covered by Delta Dental Prer our carefully managed fee-for-service program. However, you might have to pay more.

	PPO Dentist	Premier Dentist	Nonparticipati Dentist
Effective: January 1, 2010	Plan Pays	Plan Pays	Plan Pays
CLASS I			
Diagnostic and Preventive Services – Used to diagnose and/or prevent dental abnormalities or disease (includes exams, cleanings, and fluoride treatments).	100%	100%	100%
Emergency Palliative Treatment – Used to temporarily relieve pain.	100%	100%	100%
CLASS II			
Periodontal Maintenance – Periodontal cleanings	100%	100%	100%
Periodontic Services – To treat gum disease	100%	90%	90%
Radiographs – X-rays.	100%	90%	90%
Minor Restorative Services – Used to repair teeth damaged by disease or injury (for example, fillings).	100%	90%	90%
Relines and Repairs – Relines and repairs to bridges and dentures.	100%	90%	90%
Endodontics – Used to treat teeth with diseased or damaged nerves (for example, root canals).	100%	90%	90%
Simple Extractions – Non-surgical extraction of one or more teeth.	100%	90%	90%
Other Oral Surgery – Dental surgery other than extractions.	90%	90%	90%
Major Restorative Services – Used when teeth cannot be restored with another filling material (for example, crowns).	90%	90%	90%
CLASS III			
Prosthodontics – Used to replace missing natural teeth (for example, bridges and dentures).	70%	50%	50%
CLASS IV			
Orthodontics (treatment must begin prior to age 19 and coverage will continue to the end of treatment or until the maximum has been reached) – Used to correct malposed teeth and/or facial bones (for example, braces).	60%	50%	50%
Maximum Payment – \$1,700 per person total per calendar year for Class I, Class II and Class III Benefits. Delta Dental's payment for Class IV Benefits will not exceed a lifetime maximum of \$2,000 per eligible person.			
Deductible – None.			

**Customer Service toll-free number (800) 524-0149
www.deltadentalmi.com**

This document is intended as a supplement to your Dental Care Certificate and Summary of Dental Plan Benefits.

- Oral exams are payable twice per calendar year.
- Prophylaxes (cleanings) are payable twice per calendar year. A third prophylaxis is payable in the same calendar year for individuals with a documented history of periodontal disease and a fourth prophylaxis is payable for two consecutive calendar years following periodontal surgery.
- Fluoride treatments are payable twice per calendar year for people up to age 20.
- Space maintainers are payable once per area per lifetime for people up to age 19.
- Bitewing X-rays are payable once per calendar year and full mouth X-rays (which include bitewing X-rays) are payable once in any five calendar years.
- Crowns, onlays, and substructures are payable once per tooth in any three-year period.
- Composite resin (white) restorations are optional treatment on posterior teeth.
- Inlays are Covered Services.
- Porcelain crowns are optional treatment on posterior teeth.
- Implants and related services are not Covered Services.
- An obturator prosthesis to replace part or all of the maxilla is a Covered Service.
- A complete occlusal adjustment is not a Covered Service.

Maximum Payment – \$1,700 per person total per benefit year on all services, except Photos, Diagnostic Casts, and Orthodontics. \$2,000 per person total per lifetime on Orthodontic services including Photos and Diagnostic Casts.

Deductible – None.

Waiting Period – Employees who are eligible for dental benefits are covered the first day as a retiree.

Eligible People – All UAW Ford Retirees who receive retiree health benefits under the Ford Motor Company and are members of the DC VEBA Trust: Protected Retirees pre 1/1/2004 (1000), Protected Retirees post 1/1/2004 (2000), General Retirees (3000), and COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) enrollees (4000).

Also eligible are your legal spouse, your dependent children to the end of the calendar year in which they attain the age of 19, your dependent unmarried children who are eligible to be claimed by you as a dependent under the U.S. Internal Revenue code during the current calendar year, and your domestic partners as defined in the policy.

If you and your spouse are both eligible for coverage under this Contract, you may be enrolled together on one application card or separately on individual application cards, but not both. Your dependent children may only be enrolled on one application card. Delta Dental will not coordinate benefits if you and your spouse are both covered under this Contract.

Delta Dental will use a carve-out method of coordinating benefits. If the patient has other coverage and that coverage has a higher priority than this plan, this plan's payment for covered services will equal the amount payable under this plan minus the amount paid by the primary carrier. This plan's payment will not exceed the amount that would have been paid in the absence of any other plan.

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

Coverage includes treatment of accidental injuries to sound natural teeth rendered within 12 months of the date of the accident

How to Find a Participating Dentist

1. Delta Dental's programs are based on networks of participating dentists. Delta Dental PPO (Point-of-Service) gives you access to two of the nation's largest networks of participating dentists. More than 71,000 dentists throughout the United States participate in Delta Dental PPO. More than 131,000 dentists participate in Delta Dental Premier, the program that provides back-up coverage and balance billing protection outside of our PPO network.
2. You can call Delta Dental's automated telephone system, called DASI (Delta's Automated Service Inquiry), at (800) 524-0149 to get the names of PPO dentists. DASI is available 24 hours a day, seven days a week.
 - To use DASI most effectively, have your Member ID number available when you place the call.
 - To get the names of participating dentists, you will be asked to enter a ZIP code. DASI will then provide a random list of participating dentists in or near that ZIP code. You can choose between listening to the names and having a list printed and mailed to you.
 - While this system is designed to be user-friendly, please be assured that for calls placed between 8:30 a.m. and 8:00 p.m. Eastern Time, Monday through Friday, you can access a Customer Service telephone representative.
3. If you have access to the Internet, you can use the dentist directory on our Web site. You can look up the names of dentists participating in Delta Dental PPO or in Delta Dental Premier.
 - Delta Dental's Web site is: www.deltadentalmi.com

The Online Delta Dental Consumer Toolkit

A fast and free way to check your dental benefits

In our ongoing effort to give you and your family superior service, we have created the Consumer Toolkit – a very secure online site available to you 24/7. This is an easy-to-use, free online service (no software purchase or download involved) that will let you:

- Verify your own eligibility information
- Review up-to-date benefits information (such as how much of your yearly benefit has been used to date, how much is still available, and coverage for specific dental services, etc.)
- Pull up a claim and see what has been approved and paid
- Print your own claim forms

The Consumer Toolkit is just one in a series of technological innovations we have made to continually improve our services. You can access the Consumer Toolkit at www.deltadentalmi.com.