

Michigan State University Graduate Assistant Dental Plan

Keep your smile healthy with dental benefits from Delta Dental

Delta Dental of Michigan and Michigan State University have partnered to bring you an affordable, quality dental plan—the MSU Graduate Assistant Dental Plan. Delta Dental is America's largest, most experienced dental carrier, and our Delta Dental PPOSM network is one of the largest in the nation. As a graduate assistant at MSU, you are eligible to participate in this voluntary plan with benefits effective September 1, 2018, through August 31, 2019. And as an added bonus, Michigan State University will be paying a portion of the total premium for all MSU graduate assistants.

Protect yourself against potential losses

Having dental benefits coverage not only helps you get the regular care you need to stay healthy, it also gives you financial protection from unexpected, and often expensive, problems. Routine dental cleanings and exams are expensive enough. Without benefits, root canals and crowns can cost as much as \$1,000 each, and periodontal procedures may run as much as \$1,000 per quadrant. Delta Dental coverage can help reduce your out-of-pocket costs.

Easy access to dentists, easy-to-use benefits

Your Delta Dental plan provides nationwide access to any Delta Dental PPO dentist. There are more than 100 participating Delta Dental PPO dentists to choose from within 15 miles of MSU's East Lansing campus! It is very important to ask your dentist if he or she participates with Delta Dental PPO. Only services provided by Delta Dental PPO dentists are covered under this plan.

Delta Dental benefits are easy to use, and there are **NO WAITING PERIODS!** In addition, participating dental offices will complete and file claims, so there is no paperwork for you.

Great coverage at a great price

Delta Dental benefits are affordably priced, and because you are a graduate assistant, MSU will pay \$225.19 toward your plan! Annual rates for the MSU Graduate Assistant Dental Plan are:

	<u>Total cost</u>	<u>MSU pays</u>	<u>Student pays</u>
Student only	\$450.37	\$225.19	\$225.18
Student and spouse	\$871.91	\$225.19	\$646.72
Student and child(ren)	\$1,044.49	\$225.19	\$819.30
Student, spouse and child(ren)	\$1,629.86	\$225.19	\$1,404.67

You can enroll in the Michigan State University Graduate Assistant Dental Plan between July 1, 2018, and October 31, 2018.

LEARN MORE AND ENROLL TODAY!

Visit www.mysmilecoverage.com/MSUGA
or call us at 800-971-4108



Benefit highlights

The MSU Graduate Assistant Dental Plan provides coverage for services received from Delta Dental PPO dentists only. With more than 108,100 dentists practicing in more than 261,700 dentist locations, finding a dentist near you is easy.* Use our online dentist search at www.deltadentalmi.com/findadentist to locate Delta Dental PPO dentists near you. Once at the site, click the “Delta Dental PPO and Delta Dental Premier®” link to be directed to our national search portal. Then, select “Delta Dental PPO” and enter your address information.

Be sure to ask your dentist whether he or she participates with Delta Dental PPO. Choosing to visit a dentist who does not participate with Delta Dental PPO will result in the services not being covered by your plan.

*Network statistics from Delta Dental Plans Association, March 2018.

Covered Services	Delta Dental PPO dentists ¹	Delta Dental Premier and nonparticipating dentists ²
Diagnostic and Preventive Services		
Diagnostic services**	100%	0%
Preventive services**	100%	0%
Radiographs**	100%	0%
Basic Services		
Oral surgery	80%	0%
Minor restorative services**	100%	0%
Periodontics	80%	0%
Endodontics	80%	0%
Major Services		
Major restorative services (i.e., single crowns)	80%	0%
Maximums and Deductible		
Contract year maximum	\$1,000 per member	
Deductible (per contract year) ** <i>Deductible waived for these services</i>	\$25 per member	

1 Coverage levels for Delta Dental PPO are based on dentist's submitted fee or the amount in the local Delta Dental's PPO dentist fee schedule, whichever is less.

2 There is no out-of-network coverage except for certain emergency services associated with the emergency treatment of dental pain or a problem-focused exam.

NOTES: The above summary is a sample of benefits. Policies have exclusions and limitations that may limit coverage. For complete coverage details, please refer to your certificate of coverage. These dental plans are available exclusively to students of Michigan State University. Prices are valid as of September 1, 2018, and are subject to change.

To learn more or enroll, visit www.mysmilecoverage.com/MSUGA today!