

Introducing the Michigan State University Graduate Assistant Dental Plan

Keep your smile healthy with dental benefits from Delta Dental

Delta Dental of Michigan, Inc. and Michigan State University are pleased to partner to bring you an affordable, quality dental plan—the MSU Student 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 August 15, 2011. 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. 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 70 participating Delta Dental PPO dentists to choose from within 15 miles of MSU’s East Lansing campus!

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 \$128.64** 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	\$257.28	\$128.64	\$128.64
Student and spouse	\$477.12	\$128.64	\$348.48
Student and child(ren)	\$572.16	\$128.64	\$443.52
Student, spouse and child(ren)	\$885.84	\$128.64	\$757.20

You can enroll in the Michigan State University Graduate Assistant Dental Plan between June 1, 2011, and September 30, 2011.



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 78,200 dentists practicing in more than 155,500 locations nationwide, 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 name “Delta Dental” to be directed to our national search portal. Simply select “Delta Dental PPO” and enter your address information.

* Network statistics from Delta Dental Plans Association, March 2011

Covered services	Delta Dental PPO dentists ¹	Delta Dental Premier® and non-participating dentists ²
Class I benefits		
Diagnostic services**	100%	0%
Preventive services**	100%	0%
Radiographs**	100%	0%
Class II benefits		
Oral surgery	80%	0%
Minor restorative services**	100%	0%
Periodontics	80%	0%
Endodontics	80%	0%
Class III benefits		
Major restorative services (i.e., single crowns)	80%	0%
Maximums and deductible		
Contract year maximum	\$1,000 per member	
Deductible (per contract year) **Deductible waived for these services	\$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 Michigan State University graduate assistants. Prices are valid as of April 1, 2011 and are subject to change.

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