

Michigan Platinum PPO Dental Plan for Groups of 2-99

This is a summary of coverage. For a more detailed description of coverage, benefits, limitations and exclusions, please refer to the applicable Certificate of Coverage. Should there be a conflict between this summary and the terms of your Certificate of Coverage, the terms of the Certificate of Coverage shall govern. The amounts listed below illustrate what UniCare Life & Health Insurance Company (UniCare) pays:

Features	Contracting Dentist	Noncontracting Dentist
Annual Deductible per member	\$25 per member, three-deductible family maximum	
Annual Maximum Benefit	\$2,000	
Annual Deductible for Preventive and Diagnostic	Deductible waived	
Preventive and Diagnostic Services		
Teeth Cleaning (prophylaxis)		
Adult cleaning	100%	100%
Child cleaning	100%	100%
Child Fluoride Applications		
Including cleaning	100%	100%
Without cleaning	100%	100%
Oral Exams		
Periodic oral exam	100%	100%
Comprehensive oral exam	100%	100%
X-rays		
Intraoral - complete series	100%	100%
Bitewing - single film	100%	100%
Minor Services		
Filling of Cavities		
Amalgam - 2 surfaces	80%	80%
Resin Anterior - 2 surfaces	80%	80%
Oral Surgery		
Extraction of Teeth		
Erupted tooth or exposed root	80%	80%
Impacted tooth, complete bony	80%	80%

Michigan Platinum PPO Dental Plan (cont'd.)

Features	Contracting Dentist	Noncontracting Dentist
Endodontic Services		
Root canal therapy Molar	80%	80%
Periodontic Services		
Scaling (root planing) (4 or more teeth per quadrant)	80%	80%
Removable Prosthodontics		
Dentures Complete - maxillary	50%	50%
Partial - maxillary, cast metal with resin	50%	50%
Fixed Prosthodontics*		
Crowns Porcelain - (high noble)	50%	50%
Pontics Porcelain - (high noble)	50%	50%
Orthodontics*		
(Optional) 50% up to \$1,000 orthodontic lifetime maximum for children through age 18		

* An insured person must be enrolled for six (6) months under this certificate to be eligible for benefits for removable or fixed prosthodontics including pontics and crowns and for 12 months for orthodontics. No waiting periods for groups with 25 or more enrolling employees.

Using Your Dental Plan

Early diagnosis and preventive care are vital in maintaining good dental hygiene, and regular dental care contributes to your overall health. UniCare dental plans emphasize routine examinations so that minor dental problems can be treated before more extensive problems develop. By taking advantage of your plan's benefits, you are planning for your long-term dental health. While this plan allows you to see any dentist you choose, visit one of our independently contracted dentists and receive the benefits of our negotiated fees for services.