

Delta Dental PPO (Point-of-Service)

This Contract is effective the 1st day of May, 2010 A.D., by and between Michigan Chamber of Commerce, hereinafter referred to as the Contractor and Delta Dental Plan of Michigan, Inc., a Michigan non-profit corporation, hereinafter referred to as Delta Dental.

Section I. Declarations

The benefits afforded are only with respect to such benefits as are indicated in this Contract. Delta Dental's liability is limited to the benefits stated herein; subject to all the terms of this Contract having reference thereto. This Declarations Section supersedes any contrary provision of the subsequent sections of this Contract.

A. **Effective Date of Contract Year:** 12:01 A.M. Standard Time, May 1, 2010 A.D.

B. **First Renewal Date:** May 1, 2012

C. **Group Number:** 0005515-2004

D. **Eligibility (Subscribers and dependents):**

All full-time employees of WayPoint Academy working at least 30 hours per week who choose the dental plan and COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) enrollees, if applicable.

Where two legally married Subscribers are eligible under the same Contract, they may be enrolled as both a Subscriber on their own application card and as a dependent on their spouse's application card. Dependent children may be enrolled on both application cards as well. Delta Dental will coordinate benefits. Unless this is a Section 125 plan, Subscribers and their dependents who enroll in the dental plan are required to remain enrolled for a minimum of 12 months. Any Subscriber or dependent who drops the dental plan may not re-enroll at a later date. If this is a Section 125 plan, an election may be revoked or changed at any time if the change is the result of a change in family status as defined under Internal Revenue Code Section 125.

Dependents of above-mentioned Subscribers are also eligible.

E. **Waiting Period:**

All new Subscribers (and their dependents, if covered above), defined as eligible Subscribers added to the covered group who are hired after the effective starting date of the Contract will be eligible for enrollment on the first day of the month following 30 days of employment.

F. **Deductible:** \$50 deductible per person total per calendar year limited to a maximum deductible of \$150 per family per calendar year. The deductible does not apply to Diagnostic and Preventive services, Emergency Palliative Treatment, Brush Biopsy, X-rays, and Sealants.

I. Rate(s):

Employee only - \$34.43 per month per Subscriber

Employee with one dependent - \$61.30 per month per Subscriber

Employee with two or more dependents - \$108.62 per month per Subscriber

These rates are contingent upon the enrollment of a minimum of 75 percent of the eligible members of the defined group and their eligible dependents with 80 percent of the cost paid by the Contractor.

These rates are valid only while WayPoint Academy is a member of the Michigan Chamber of Commerce. If this affiliation is terminated, Delta Dental reserves the right to adjust these rates or terminate this contract.

G. Covered Services:

	PPO Dentist	Premier Dentist	Nonparticipating Dentist
	Plan Pays	Plan Pays	Plan Pays
Class I Benefits			
Diagnostic and Preventive Services - includes exams, cleanings, fluoride, and space maintainers	100%	100%	100%
Emergency Palliative Treatment - to temporarily relieve pain	100%	100%	100%
Sealants - to prevent decay of permanent teeth	100%	100%	100%
Brush Biopsy - to detect oral cancer	100%	100%	100%
Radiographs - X-rays	100%	100%	100%
Class II Benefits			
Minor Restorative Services - includes fillings	90%	80%	80%
Periodontic Services - to treat gum disease	90%	80%	80%
Endodontic Services - includes root canals	90%	80%	80%
Oral Surgery Services - extractions and dental surgery	90%	80%	80%
Relines and Repairs - to bridges and dentures	90%	80%	80%
Other Basic Services - misc. services	90%	80%	80%
Class III Benefits			
Major Restorative Services - includes crowns	60%	50%	50%
Prosthetic Services - includes bridges, implants, and dentures	60%	50%	50%

- Oral exams are payable twice per calendar year.
- Prophylaxes (cleanings) are payable twice per calendar year -
- Fluoride treatments are payable twice per calendar year 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-year period.
- Sealants are only payable once per tooth per lifetime for the occlusal surface of first permanent molars up to age nine and second permanent molars up to age 14. The surface must be free from decay and restorations.
- Composite resin (white) restorations are Covered Services on posterior teeth.
- Porcelain crowns are optional treatment on posterior teeth.
- Implants and implant related services are payable once per tooth in any five-year period.
- People with certain high-risk medical conditions may be eligible for additional prophylaxes (cleanings) or fluoride treatment. The patient should talk with his or her dentist about treatment.

Enrollees can receive expert dental care when they are outside of the United States through our Passport DentalSM program. Passport Dental gives our enrollees access to a worldwide network of dentists and dental clinics. English-speaking operators are available around the clock to answer questions and help them schedule care. Delta Dental coverage outside of the United States is the same as Delta Dental coverage within the United States. Access to the Passport Dental program is offered through an agreement with a third party vendor, and it may not be available if that agreement terminates.

H. Maximum Payment: \$1,000 per person total per calendar year on all services.