

# Michigan PPO Small Group 2019

(2-50 Eligible Employees)

Good for effective dates of January 1 through December 1, 2019.

**ADDITIONAL PLAN DESIGNS ARE AVAILABLE FOR GROUPS WITH 10-50 ELIGIBLE EMPLOYEES.**

	Option 1 In-/Out-of-Network		Option 2 In-/Out-of-Network		Option 3 In-/Out-of-Network	
<b>Copay</b>	\$0		\$0		\$0	
<b>Deductible (Individual/Family)</b>	\$50/\$150		\$50/\$150		\$50/\$150	
<b>Annual Maximum</b>	\$750		\$1,500		\$1,000	
<b>Preventive</b>	100%/100%		100%/100%		100%/100%	
<b>Basic</b>	50%/40%		80%/50%		80%/80%	
<b>Major</b>	50%/40%		50%/25%		50%/50%	
<b>Orthodontia (optional)</b>	50% to \$1,000		50% to \$1,000		50% to \$1,000	
<b>Endodontics &amp; Periodontics</b>	Basic		Major		Major	
<b>Without Orthodontia</b>						
	<b>Contributory</b>	<b>Voluntary</b>	<b>Contributory</b>	<b>Voluntary</b>	<b>Contributory</b>	<b>Voluntary</b>
<b>Employee</b>	\$19.06	\$20.22	\$20.98	\$22.23	\$21.78	\$23.08
<b>Employee/Spouse</b>	\$38.14	\$40.43	\$41.95	\$44.48	\$43.54	\$46.16
<b>Employee/Child(ren)</b>	\$40.04	\$42.45	\$44.06	\$46.70	\$45.72	\$48.47
<b>Family</b>	\$62.93	\$66.70	\$69.23	\$73.38	\$71.85	\$76.16
<b>With Child Orthodontia (must have 5 employees enrolled in the plan)</b>						
	<b>Contributory</b>	<b>Voluntary</b>	<b>Contributory</b>	<b>Voluntary</b>	<b>Contributory</b>	<b>Voluntary</b>
<b>Employee</b>	\$19.06	\$20.22	\$20.98	\$22.23	\$21.78	\$23.08
<b>Employee/Spouse</b>	\$38.14	\$40.43	\$41.95	\$44.48	\$43.54	\$46.16
<b>Employee/Child(ren)</b>	\$47.54	\$50.39	\$51.49	\$54.57	\$53.53	\$56.75
<b>Family</b>	\$73.72	\$78.14	\$80.02	\$84.82	\$83.19	\$88.18
<b>Additional Options</b>						
<b>Add \$10 preventive copay</b>	Reduce 4%		Reduce 4%		Reduce 4%	
<b>Deductible to \$25/\$75</b>	Add 3%		Add 3%		Add 3%	
<b>No Deductible</b>	Add 6%		Add 6%		Add 6%	
<b>Periodontics in Basic</b>	N/A		Add 2%		Add 2%	
<b>Endodontics in Basic</b>	N/A		Add 4%		Add 4%	
<b>Implants</b>	Add 2%		Add 2%		Add 2%	
<b>\$1,000 Annual Max</b>	Add 4%		Reduce 4%		N/A	
<b>\$1,500 Annual Max</b>	Add 9%		N/A		Add 6%	
<b>Out-of-Network Reimbursement Options</b>						
Rates listed above are based on an out-of-network reimbursement level at Match (fee schedule)						
<b>Defined 800</b>	Add 3%		Add 3%		Add 3%	
<b>Advantage 900</b>	Add 6%		Add 6%		Add 6%	
<b>Bundle with Fully-Insured Vision for Additional Savings</b>						
<b>Add Vision</b>	Reduce 3%		Reduce 3%		Reduce 3%	
<b>Commission</b>						
Rates listed above assume the DCPG standard agent compensation schedule.						
<b>Flat 10%</b>	For a flat 10% commission add 5% to the rates					

## Underwriting Guidelines

- **Current DCPG groups are not eligible for these shelf rate plans.**
- Groups that have terminated coverage with DCPG are not eligible for the New Sale Shelf Rates for two years from the date of termination.
- The plan requires a minimum enrollment of 25% of the total eligible employees upon initial implementation and upon the plan's annual anniversary date. This enrollment must represent a minimum of two contracts.
- Contributory rates require a minimum employer contribution of 50% of the employee-only rate.
- Deductibles apply to Basic and Major services only.
- Preventive copays apply to routine cleanings and oral exams only.
- Dependents are covered to age 26.
- Child orthodontia covers eligible dependents to age 19.
- Rates guaranteed for 12 months from time of initial effective date.
- Plans effective for the 1st of the month effective dates only.
- EFT premium payment required for groups with 2-9 eligible employees.
- Members who receive services from a participating provider in our DentaSelect Plus network will receive a higher level of benefits.

## Plan Features

- No waiting periods.
- Fourth quarter deductible carryover.
- Composite/white fillings on anterior and posterior teeth.
- Annual open enrollment.
- The EPIC Hearing Service Plan is included.
- The TVS/Coast to Coast discount vision plan is included.
- Members can easily search for participating providers in the DentaSelect Plus network by using our Find a Dentist tool at: [fad.dentalcareplus.com](http://fad.dentalcareplus.com).

**Please contact your sales representative at (800) 367-9466 for details or visit [DentalCarePlus.com](http://DentalCarePlus.com).**