

Michigan PPO Small Group 2020

(2-50 Eligible Employees)

Good for effective dates of January 1 through December 1, 2020.

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	
Copay	\$0		\$0		\$0	
Deductible (Individual/Family)	\$50/\$150		\$50/\$150		\$50/\$150	
Annual Maximum	\$750		\$1,500		\$1,000	
Preventive	100%/100%		100%/100%		100%/100%	
Basic	50%/40%		80%/50%		80%/80%	
Major	50%/40%		50%/25%		50%/50%	
Orthodontia (optional)	50% to \$1,000		50% to \$1,000		50% to \$1,000	
Endodontics & Periodontics	Basic		Major		Major	
Without Orthodontia						
	Contributory	Voluntary	Contributory	Voluntary	Contributory	Voluntary
Employee	\$19.63	\$20.83	\$21.61	\$22.90	\$22.43	\$23.77
Employee/Spouse	\$39.28	\$41.64	\$43.21	\$45.81	\$44.85	\$47.54
Employee/Child(ren)	\$41.24	\$43.72	\$45.38	\$48.10	\$47.09	\$49.92
Family	\$64.82	\$68.70	\$71.31	\$75.58	\$74.01	\$78.44
With Child Orthodontia (must have 5 employees enrolled in the plan)						
	Contributory	Voluntary	Contributory	Voluntary	Contributory	Voluntary
Employee	\$19.63	\$20.83	\$21.61	\$22.90	\$22.43	\$23.77
Employee/Spouse	\$39.28	\$41.64	\$43.21	\$45.81	\$44.85	\$47.54
Employee/Child(ren)	\$48.97	\$51.90	\$53.03	\$56.21	\$55.14	\$58.45
Family	\$75.93	\$80.48	\$82.42	\$87.36	\$85.69	\$90.83
Additional Options						
Add \$10 preventive copay	Reduce 4%		Reduce 4%		Reduce 4%	
Deductible to \$25/\$75	Add 3%		Add 3%		Add 3%	
No Deductible	Add 6%		Add 6%		Add 6%	
Periodontics in Basic	N/A		Add 2%		Add 2%	
Endodontics in Basic	N/A		Add 4%		Add 4%	
Implants	Add 2%		Add 2%		Add 2%	
\$1,000 Annual Max	Add 4%		Reduce 4%		N/A	
\$1,500 Annual Max	Add 9%		N/A		Add 6%	
Out-of-Network Reimbursement Options						
Rates listed above are based on an out-of-network reimbursement level at Match (fee schedule)						
Defined 800	Add 3%		Add 3%		Add 3%	
Advantage 900	Add 6%		Add 6%		Add 6%	
Bundle with Fully-Insured Vision for Additional Savings						
Add Vision	Reduce 3%		Reduce 3%		Reduce 3%	
Commission						
Rates listed above assume the DCPG standard agent compensation schedule.						
Flat 10%	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 2 years 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.

Please contact your sales representative at (800) 367-9466 for details or visit DentalCarePlus.com.