Michigan Laborers Health Care Fund
Welcome to Delta Dental of Michigan!

Beginning on your effective date, you will be covered under Delta Dental PPO℠ (Point-of-Service) and will have access to two of the nation’s largest networks of participating dentists: Delta Dental PPO℠ and Delta Dental Premier® network. Delta Dental is honored that you have chosen us, and we look forward to serving you. For more details, please review the enclosed Summary of Benefits.

How can I save?

Delta Dental PPO and Delta Dental Premier Dentists
- Submits claims for you
- Only charges you for your copayment and deductible, if any; no balance billing
- Out-of-pocket costs are likely to be lower

Nonparticipating Dentists
- May require you to submit your own claims
- May charge you the full cost of a procedure
- May ask for payment in full up front

How will the dentist receive payment?

Delta Dental PPO and Delta Dental Premier Dentists
Payment will be sent directly to your dentist.

Nonparticipating Dentists
You will be responsible for making full payment to your dentist and then Delta Dental will send you the check for covered service.

What is the difference between a Delta Dental PPO and a Delta Dental Premier dentist?

Though your benefit level for dental services will remain the same regardless of the participating status of the dentist, your out-of-pocket costs will likely be the lowest if you use a Delta Dental PPO provider. This is because Delta Dental PPO providers have agreed to accept a lower fee (in other words, they've agreed to a larger claim discount) than Delta Dental Premier dentists would accept. Because your copayments (if any) are based on a percentage of this fee, the dollar amount of the copayment will be lower if the dentist accepts a lower fee. Please see our included pricing samples for a detailed example.

How can I find a participating dentist or find out if my dentist participates?

You can find participating dentists by visiting our website at www.deltadentalmi.com or by calling Delta Dental’s Customer Service department at (800) 524-0149.

What if my dentist does not participate and I would like Delta Dental to recruit him/her?

If your dentist is not a participating dentist you can request that we recruit them by visiting our website at www.deltadentalmi.com and completing the “Refer Your Dentist” form or by calling or emailing our Customer Service department. You can also talk to your dentist about joining a Delta Dental network.

Should I tell my dentist my coverage changed?

Yes! Please tell your dentist that Delta Dental of Michigan is providing you with coverage under a Delta Dental PPO plan. See enclosed benefit highlights for your dental plan benefits.

Where can I find information about my eligibility and claims?

Once you are enrolled with Delta Dental, you can review your eligibility status, claims information, and benefits by visiting our Consumer Toolkit at www.deltadentalmi.com. This toolkit will also enable you to print your own ID cards and can provide you with oral health tips.

Is there a family maximum? What should I do if my family reaches that amount?

Yes, your plan includes a family maximum, which is the total amount covered for payment across all members of your family. However, if you meet that maximum level, you should continue to submit claims through Delta Dental, as that ensures you will be charged the Delta Dental approved fees, rather than the full billed amount, saving you money out of pocket.
To find a provider use the code below.

www.deltadentalmi.com