

# UAW Region 8 Retiree Conference 2026

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Lauren Davis | Senior Account Manager

Delta Dental of Michigan



# Oral and overall health connection



- During a routine exam, your dentist is looking for more than cavities and gum disease.
- Dentists can detect 120 signs and symptoms of non-dental diseases.

# Oral and overall health connection

As we age, additional factors make regularly seeing a dentist even more important. Some factors to consider include:

- 70% of adults older than 65 have some form of gum disease.
- Recent studies suggest a possible association between Alzheimer's and gum disease.
- Medications often have side effects such as dry mouth, increasing the risk of gum infections and tooth decay.
- If left untreated, dental plaque can spread below the gum line, allowing bacteria to enter the bloodstream and increase the risk of systemic disease.

These are just a few ways oral health and overall health are connected.

# National network

## Delta Dental networks

- The Delta Dental system has two main networks: Delta Dental PPO™ and Delta Dental Premier® (both are IN-NETWORK).
- We credential our providers directly, so our members have reliable and trustworthy professional dentists to choose from.

## Our contracts provide members with protections

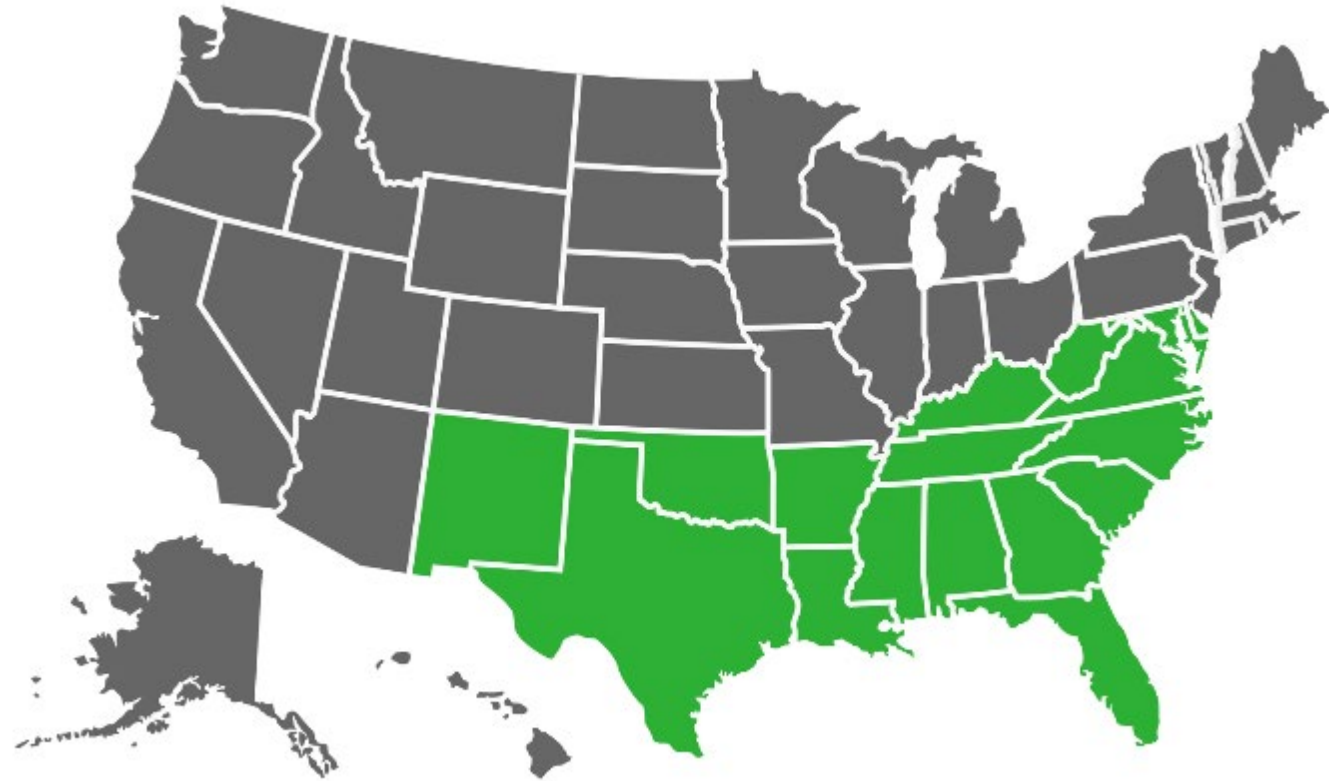
- In-network providers should bill Delta Dental first.
- If a pre-treatment estimate was done, you may be requested to pay any member responsibility at the time of your appointment.
- Members are contractually protected from balance-billing.

# Delta Dental system providers

Nationwide, **121,000 providers** participate in the Delta Dental PPO network and **157,000** providers participate in the Delta Dental Premier network throughout the United States.

## How to find a provider:

- Visit us at our table today.
- Search at [deltadentalmi.com](https://deltadentalmi.com)
- Contact customer service.
- Use Delta Dental's Automated Service Inquiry System (DASI).



# A note about nonparticipating providers

- You can see a nonparticipating provider if you choose, but please note:
  - Nonparticipating providers are not under contract and do not accept Delta Dental's payment as payment in full.
  - The member is responsible for paying the dentist their full billed fee.
  - Delta Dental will reimburse the member directly based on the plan.
  - In the example of diagnostic and preventive services:
    - Delta Dental pays 100% of the maximum approved charges, however, since a nonparticipating provider is not under contract with Delta Dental to accept that fee as payment in full, members can be balance-billed.

# Referrals

## Helpful questions to ask when given a referral to a dental specialist:

- **Why am I being referred to a specialist?**
  - Understand the procedure that you are being referred for and if there is a potential complication or issue motivating the referral.
- **Is the provider I am being referred to in-network?**
  - Verify network participation by asking the specialists
  - Check Delta Dental's website
  - Call Delta Dental's customer service
- **What other providers in the area provide these services?**
  - Delta Dental's customer service can help identify other specialists in the area.
- **Obtain a pre-treatment estimate from the specialist to ensure you are not surprised by any out-of-pocket costs.**

# Payment example

## Delta Dental PPO™ Point-of-Service (POS)

**Example:** In the chart below, the submitted charge for a covered service was **\$1,000**. Note that the out-of-pocket costs vary based on the participation status of the dentist.

**Result:** In this example, choosing a Delta Dental PPO dentist saves **\$432** more out-of-pocket than choosing a nonparticipating dentist.

	Submitted amount	Maximum allowed fee	Percentage paid by Delta Dental	Amount Delta Dental pays	Amount patient pays
Delta Dental PPO	\$1,000	\$610	70%	\$427	\$183
Delta Dental Premier	\$1,000	\$840	50%	\$420	\$420
Nonparticipating	\$1,000	\$770	50%	\$385	\$615

# Delta Dental PPO™ (Point-of-Service)

Benefit features for UAW Retiree Medical Benefits Trust

Plan maximums	Allowance	Accumulation period
General maximum	\$1,700	Resets annually
Implant maximum	\$2,000	Lifetime maximum (Does not reset)
Orthodontia maximum (Banding must begin prior to age 19)	\$2,000	Lifetime maximum (Does not reset)

\*Preventive and diagnostic services, implant services and orthodontia (for dependents younger than 19) do not count toward your annual maximum.

# Delta Dental PPO (POS)

## Benefit features for UAW Retiree Medical Benefits Trust

Diagnostic and preventive services	Delta Dental PPO dentist	Delta Dental Premier dentist	Nonparticipating dentist*
	Plan pays	Plan pays	Plan pays
Diagnostic and preventive services— routine exams and cleanings, and fluoride for children	100%	100%	Balance-billing may occur
Emergency pain relief	100%	100%	
Brush biopsy—specific oral cancer brush test	100%	100%	
(Continued on next slide)			

\*Nonparticipating providers: Delta Dental pays 100% of the maximum approved charges, however, members seeing a nonparticipating provider will be responsible for the difference between the insurance payment and the provider's full fee.

# Delta Dental PPO (POS)

## Benefit features for UAW Retiree Medical Benefits Trust

Diagnostic and preventive services (continued)	Delta Dental PPO dentist	Delta Dental Premier dentist	Nonparticipating dentist*
	Plan pays	Plan pays	Plan pays
Brush biopsy—specific oral cancer brush test	100%	100%	Balance-billing may occur
Periodontal maintenance—specialized cleaning following treatment for gum disease	100%	100%	
Radiographs—X-rays (including bitewings) *See basic services for panoramic images	100%	100%	

**\*Nonparticipating providers:** Delta Dental pays 100% of the maximum approved charges, however, members seeing a nonparticipating provider will be responsible for the difference between the insurance payment and the provider’s full fee.

# Delta Dental PPO (POS)

## Benefit features for UAW Retiree Medical Benefits Trust

### Basic services

	Delta Dental PPO dentist	Delta Dental Premier dentist	Nonparticipating dentist*
	Plan pays	Plan pays	Plan pays
Periodontic services—to treat gum disease	100%	90%	90%
Minor restorative service—fillings	100%	90%	90%
Endodontic services—root canals	100%	90%	90%
Simple extractions—nonsurgical	100%	90%	90%
Relines and repairs—to bridges and dentures	100%	90%	90%

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\*Nonparticipating providers: Delta Dental pays 100% of the maximum approved charges, however, members seeing a nonparticipating provider will be responsible for the difference between the insurance payment and the provider's full fee.

# Delta Dental PPO (POS)

## Benefit features for UAW Retiree Medical Benefits Trust

Basic services (continued)	Delta Dental PPO dentist	Delta Dental Premier dentist	Nonparticipating dentist*
	Plan pays	Plan pays	Plan pays
Panoramic images, other films/images	100%	90%	90%
Major restorative services—crowns	90%	90%	90%
Oral surgery services—extractions and dental surgery	90%	90%	90%

**\*Nonparticipating providers:** Delta Dental pays 90% of the maximum approved charges, however, members seeing a nonparticipating provider will be responsible for the difference between the insurance payment and the provider's full fee.

# Delta Dental PPO (POS)

Benefit features for UAW Retiree Medical Benefits Trust

Major services	Delta Dental PPO dentist	Delta Dental Premier dentist	Nonparticipating dentist*
	Plan pays	Plan pays	Plan pays
Prosthodontic services—bridges, dentures and crowns over implants	70%	50%	50%

**\*Nonparticipating providers:** Delta Dental pays 50% of the maximum approved charges, however, members seeing a nonparticipating provider will be responsible for the difference between the insurance payment and the provider’s full fee.

# Delta Dental PPO (POS)

Benefit features for UAW Retiree Medical Benefits Trust

Orthodontic services	Delta Dental PPO dentist	Delta Dental Premier dentist	Nonparticipating dentist*
	Plan pays	Plan pays	Plan pays
Braces, 2D oral/facial photographic images, diagnostic casts (Treatments must begin prior to age 19) <b>Subject to \$2,000 orthodontic lifetime maximum</b>	60%	50%	50%

\***Nonparticipating providers:** Delta Dental pays 50% of the maximum approved charges, however, members seeing a nonparticipating provider will be responsible for the difference between the insurance payment and the provider’s full fee.

# Delta Dental PPO (POS)

Benefit features for UAW Retiree Medical Benefits Trust

Implant services	Delta Dental PPO dentist	Delta Dental Premier dentist	Nonparticipating dentist*
	Plan pays	Plan pays	Plan pays
Implants and implant maintenance services Subject to \$2,000 implant lifetime maximum	100%	100%	100%

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## Pre-treatment Estimates Help You Avoid Surprises

Unexpected bills aren't fun for anyone. It's much easier to budget for expenses you're expecting. That's why Delta Dental makes it easy for you to find out whether a proposed dental treatment is covered, what amount the plan will pay and the difference you will be responsible for.

Here's how: When you are having extensive work done and want to know what your share of the cost will be, ask your dentist to submit the proposed treatment plan to us for a pre-treatment estimate. A pre-treatment estimate gives us a chance to review the proposed treatment in accordance with your dental coverage. We can then determine what portion of the treatment will be covered under the plan chosen by your employer, if you will exceed your maximum and what portion will be your financial responsibility.

We'll send a pre-treatment estimate notice to you and your dentist. We encourage you to review this notice together and discuss treatment options before deciding on treatment.

With a pre-treatment estimate, you'll know ahead of time how much of the bill you'll be responsible for. A pre-treatment estimate gives you the opportunity to learn about your options—and it makes it easier for you to budget for your dental care.

NOTE: A pre-treatment estimate is NOT a guarantee of future dental benefits or payment. When the services are complete, Delta Dental will calculate its payment based on your current eligibility, remaining maximum and any deductible requirements.

Delta Dental of Arkansas, Indiana, Kentucky, Michigan,  
New Mexico, North Carolina, Ohio, and Tennessee.

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# Pre-treatment estimates

- Recommended for all proposed treatment plans exceeding \$200.
- This is different than an 'insurance estimate.'
- Ask the dentist to submit a treatment plan to Delta Dental of Michigan.
- **No surprise costs!** You'll know ahead of time what's covered and how much you are responsible for.

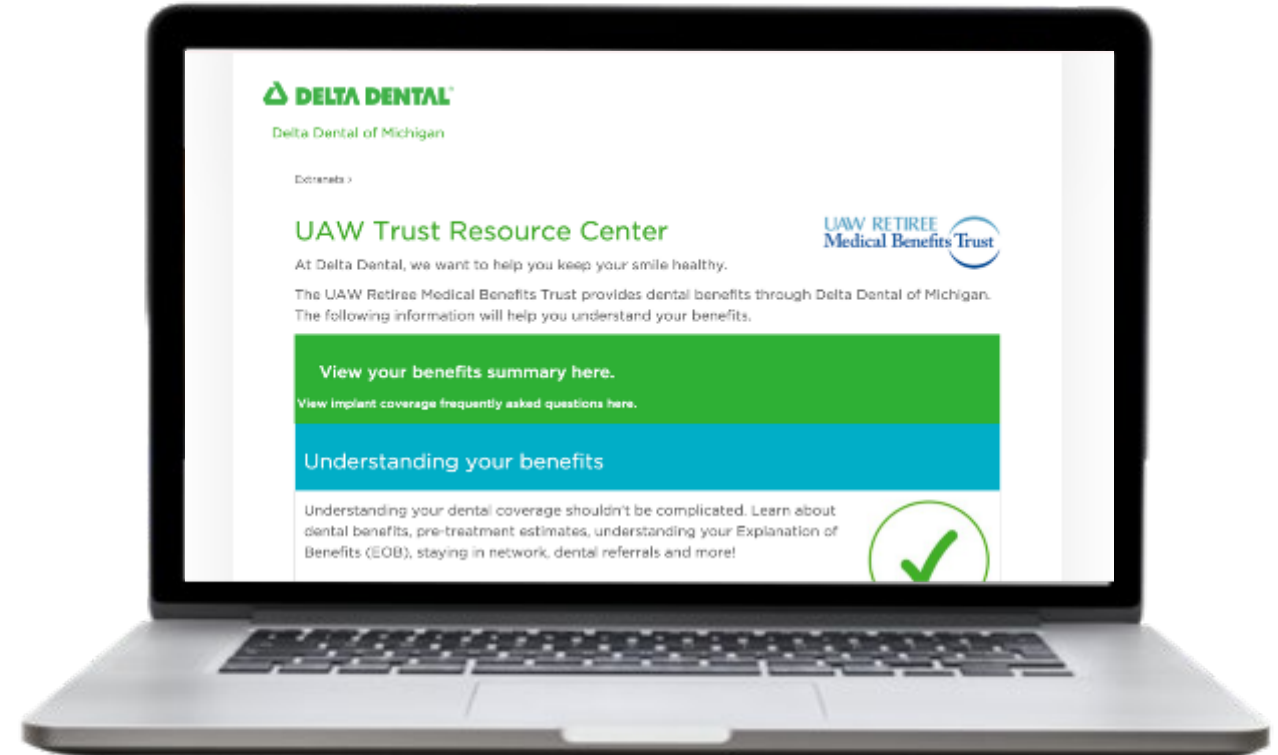
# Member Resources

## Customer service

- Toll-free number: 800-524-0149
- Monday–Friday
- 8:30 a.m.–8 p.m.

## Member tools available 24/7:

- Member Portal: [memberportal.com](https://memberportal.com)
- Mobile app
- DASI—Delta Dental’s Automated Service Inquiry
- Custom website: [deltadentalmi.com/uawTrust](https://deltadentalmi.com/uawTrust)



Call your in-network  
provider today to  
schedule an  
appointment.

