

**MICHIGAN ASSOCIATION OF INSURANCE AGENTS (MAIA)**



P.O. Box 80620  
Lansing, MI 48908-0620  
1-800-589-4426

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Groups with 2-4 eligible employees must have 100% enroll.  
Groups with 5-50 eligible employees must have the greater of 5 or 20% enroll.

Outline of Benefits	Option 1	Option 2	Option 3																																				
Participating Provider Plan	Passive	Passive	Aggressive																																				
Deductible	\$50 per person, per benefit year. Applies to Class B, C.	\$50 per person, per benefit year. Applies to Class B, C.	\$50 per person, per benefit year. Applies to Class B, C.																																				
Carryover Benefit	Included	Included	Included																																				
Benefit Year Maximum	\$1000 for Class A, B, C.	\$1000 for Class A, B, C.	\$1000 for Class A, B, C.																																				
Coinsurance	<table border="1"> <thead> <tr> <th></th> <th>In-Network</th> <th>Non-Network</th> </tr> </thead> <tbody> <tr> <td>Class A</td> <td>100%</td> <td>100%</td> </tr> <tr> <td>Class B</td> <td>80%</td> <td>80%</td> </tr> <tr> <td>Class C</td> <td>50%</td> <td>50%</td> </tr> </tbody> </table>		In-Network	Non-Network	Class A	100%	100%	Class B	80%	80%	Class C	50%	50%	<table border="1"> <thead> <tr> <th></th> <th>In-Network</th> <th>Non-Network</th> </tr> </thead> <tbody> <tr> <td>Class A</td> <td>75%</td> <td>75%</td> </tr> <tr> <td>Class B</td> <td>75%</td> <td>75%</td> </tr> <tr> <td>Class C</td> <td>50%</td> <td>50%</td> </tr> </tbody> </table>		In-Network	Non-Network	Class A	75%	75%	Class B	75%	75%	Class C	50%	50%	<table border="1"> <thead> <tr> <th></th> <th>In-Network</th> <th>Non-Network</th> </tr> </thead> <tbody> <tr> <td>Class A</td> <td>100%</td> <td>80%</td> </tr> <tr> <td>Class B</td> <td>80%</td> <td>60%</td> </tr> <tr> <td>Class C</td> <td>50%</td> <td>50%</td> </tr> </tbody> </table>		In-Network	Non-Network	Class A	100%	80%	Class B	80%	60%	Class C	50%	50%
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Class A (no waiting period)	<b>Preventive Services</b> <ul style="list-style-type: none"> <li>Routine Exams (2 / 12 mos)</li> <li>Prophylaxis (2 / 12 mos)</li> <li>Bitewing X-rays (max 4 films) (1 / 12 mos)</li> <li>Full mouth/panoramic x-rays (1 / 24 mos)</li> <li>Emergency Pain</li> <li>Space Maintainers to age 16 (1 / 24 mos)</li> <li>Fluoride Treatment to age 16 (1 / 12 mos)</li> <li>Sealants to age 16 (permanent molars only, once)</li> </ul>	<b>Preventive Services</b> <ul style="list-style-type: none"> <li>Routine Exams (2 / 12 mos)</li> <li>Prophylaxis (2 / 12 mos)</li> <li>Bitewing X-rays (max 4 films) (1 / 12 mos)</li> <li>Full mouth/panoramic x-rays (1 / 24 mos)</li> <li>Emergency Pain</li> <li>Space Maintainers to age 16 (1 / 24 mos)</li> <li>Fluoride Treatment to age 16 (1 / 12 mos)</li> <li>Sealants to age 16 (permanent molars only, once)</li> </ul>	<b>Preventive Services</b> <ul style="list-style-type: none"> <li>Routine Exams (2 / 12 mos)</li> <li>Prophylaxis (2 / 12 mos)</li> <li>Bitewing X-rays (max 4 films) (1 / 12 mos)</li> <li>Full mouth/panoramic x-rays (1 / 24 mos)</li> <li>Emergency Pain</li> <li>Space Maintainers to age 16 (1 / 24 mos)</li> <li>Fluoride Treatment to age 16 (1 / 12 mos)</li> <li>Sealants to age 16 (permanent molars only, once)</li> </ul>																																				
Class B (no waiting period)	<b>Basic Services</b> <ul style="list-style-type: none"> <li>Fillings</li> <li>Anesthesia</li> <li>Simple Extractions</li> <li>Periodontal Maintenance (2 / 12 mos)</li> <li>Oral Surgery</li> <li>Endodontics (root canals)</li> <li>Surgical Periodontics</li> <li>Repair of Bridge, Crown, Denture</li> </ul>	<b>Basic Services</b> <ul style="list-style-type: none"> <li>Fillings</li> <li>Anesthesia</li> <li>Simple Extractions</li> <li>Periodontal Maintenance (2 / 12 mos)</li> <li>Oral Surgery</li> <li>Endodontics (root canals)</li> <li>Surgical Periodontics</li> <li>Repair of Bridge, Crown, Denture</li> </ul>	<b>Basic Services</b> <ul style="list-style-type: none"> <li>Fillings</li> <li>Anesthesia</li> <li>Simple Extractions</li> <li>Periodontal Maintenance (2 / 12 mos)</li> <li>Oral Surgery</li> <li>Endodontics (root canals)</li> <li>Surgical Periodontics</li> <li>Repair of Bridge, Crown, Denture</li> </ul>																																				
Class C (12 month waiting period—subject to takeover benefits)	<b>Major Services</b> <ul style="list-style-type: none"> <li>Inlays and Onlays</li> <li>Bridges, Crowns, Dentures, Endosteal Implants</li> </ul>	<b>Major Services</b> <ul style="list-style-type: none"> <li>Inlays and Onlays</li> <li>Bridges, Crowns, Dentures, Endosteal Implants</li> </ul>	<b>Major Services</b> <ul style="list-style-type: none"> <li>Inlays and Onlays</li> <li>Bridges, Crowns, Dentures, Endosteal Implants</li> </ul>																																				

Monthly Rates**			
Employee Only	\$53.00	\$46.78	\$42.42
Employee + One	\$101.27	\$93.23	\$84.75
Employee + Family	\$144.59	\$135.47	\$123.17
Plan Choice:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

\*\* Rates are valid from 01/01/2022 to 01/01/2023.

Late applicants will be subject to a 12-month waiting period on all Basic and Major services.

This is only an outline. This outline provides a very brief description of some of the important features of the dental policy. This is not the policy and only actual policy provisions prevail.