



Delta Dental PPO™ (Point-of-Service)
Summary of Dental Plan Benefits
For Group #31733
Magna International of America, Inc.
Enhanced Plan

This Summary of Dental Plan Benefits should be read along with your Certificate. Your Certificate provides additional information about your Delta Dental plan, including information about plan exclusions and limitations. If a statement in this Summary conflicts with a statement in the Certificate, the statement in this Summary applies to you and you should ignore the conflicting statement in the Certificate. The percentages below are applied to Delta Dental's allowance for each service and it may vary due to the Dentist's network participation.*

Control Plan – Delta Dental of Michigan

Benefit Year – January 1 through December 31

Covered Services –

	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Nonparticipating Dentist
	Plan Pays	Plan Pays	Plan Pays*
Diagnostic & Preventive			
Diagnostic and Preventive Services – exams, cleanings, fluoride, and space maintainers	100%	100%	100%
Palliative Treatment – to temporarily relieve pain	100%	100%	100%
Sealants – to prevent decay of permanent teeth	100%	100%	100%
Brush Biopsy – to detect oral cancer	100%	100%	100%
Radiographs – X-rays	100%	100%	100%
Periodontal Maintenance – cleanings following periodontal therapy	100%	100%	100%
Basic Services			
Minor Restorative Services – fillings and crown repair	80%	80%	80%
Endodontic Services – root canals	80%	80%	80%
Periodontic Services – to treat gum disease	80%	80%	80%
Oral Surgery Services – extractions and dental surgery	80%	80%	80%
Other Basic Services – misc. services	80%	80%	80%
Relines and Repairs – to prosthetic appliances	80%	80%	80%
Major Services			
Major Restorative Services – crowns	50%	50%	50%
Prosthodontic Services – bridges, implants, dentures, and crowns over implants	50%	50%	50%
Orthodontic Services			
Orthodontic Services – braces	50%	50%	50%
Orthodontic Age Limit –	No Age Limit	No Age Limit	No Age Limit

* When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. This amount may be less than what the Dentist charges and you are responsible for that difference.

- Oral exams (including evaluations by a specialist) are payable twice per calendar year.
- Four prophylaxes (cleanings) are payable per calendar year.
- Fluoride treatments are payable twice per calendar year for people age 18 and under.
- Space maintainers are payable once per area per lifetime for people age 24 and under.
- Bitewing X-rays are payable once per calendar year and full mouth X-rays (which include bitewing X-rays) or a panorex are payable once in any five-year period.

- Sealants are payable once per tooth per three-year period for first and second permanent molars for people age 15 and under. The surface must be free from decay and restorations.
- Composite resin (white) restorations are payable on all teeth, including posterior teeth.
- Implants are payable once per tooth in any five-year period. Implant related services are Covered Services.
- Crowns over implants are payable once per tooth in any five-year period. Services related to crowns over implants are Covered Services.
- People with special health care needs may be eligible for additional services including exams, hygiene visits, dental case management, and sedation/anesthesia. Special health care needs include any physical, developmental, mental, sensory, behavioral, cognitive, or emotional impairment or limiting condition that requires medical management, healthcare intervention, and/or use of specialized services or programs. The condition may be congenital, developmental, or acquired through disease, trauma, or environmental cause and may impose limitations in performing daily self-maintenance activities or substantial limitations in a major life activity.

Having Delta Dental coverage makes it easy for you to get dental care almost everywhere in the world! You can now receive expert dental care when you are outside of the United States through our Passport Dental program. This program gives you access to a worldwide network of Dentists and dental clinics. English-speaking operators are available around the clock to answer questions and help you schedule care. For more information, check our website or contact your benefits representative to get a copy of our Passport Dental information sheet.

Maximum Payment – \$2,000 per Member total per Benefit Year on all services except orthodontic services. \$2,000 per Member total per lifetime on orthodontic services.

Payment for Orthodontic Service – When orthodontic treatment begins, your Dentist will submit a payment plan to Delta Dental based upon your projected course of treatment. In accordance with the agreed upon payment plan, Delta Dental will make an initial payment to you or your Participating Dentist equal to Delta Dental's stated Copayment on 30% of the Maximum Payment for Orthodontic Services as set forth in this Summary of Dental Plan Benefits. Delta Dental will make additional payments as follows: Delta Dental will pay 50% of the per month fee charged by your Dentist based upon the agreed upon payment plan provided by Delta Dental to your Dentist.

Deductible – \$50 Deductible per Member total per Benefit Year limited to a maximum Deductible of \$150 per family per Benefit Year. The Deductible does not apply to diagnostic and preventive services, emergency palliative treatment, X-rays, sealants, brush biopsy, periodontal maintenance and orthodontic services.

Waiting Period – Enrollees who are eligible for Benefits are covered following 30 days or less. Please see your local Human Resources representative for this information.

Eligible People – All full-time active employees working 30 hours or more per week who choose the Enhanced dental plan: Magna Seating Detroit - South (00187), Magna Seating Detroit - South (Salary) (00188), Lexamar (0024), Eagle Bend (0026), Vehma (0032), Nascote (0033), Drive Automotive (0036), Norplas (0048), Excelsior Springs-Hourly Seat Division (0050), Magna Lomason (0052), 111 Industries (0053), Excelsior Springs-Salary (0061), Decostar (0074), Techcraft Seating-Salary (0075), Techcraft Seating-Hourly (0076), AutoSystems America-Magna Closures (0077), Bowling Green (0078), Christy Industries (0079), Lordstown-Salary (0080), MPT-Troy (0083), MPT-Muncie (0084), Victor (0092), Montezuma (0094), TEAM Systems (0096), MPT Lansing, LLC (0097), Williamsburg (0098), VehTek (0100), Litens of America (0101), Closures-Shelby (0102), Decostar S. Carolina (0104), MPT Lansing-Hourly (0112), Magna Services of America (0115), Exterior Systems Engineering (0116), Seating Group Office-Novı (0117), Closures-Novı Eng. of America (0118), MPT-Sterling Heights (0119), MRM 900-Retirees (0121), MPT-Axle Group (0125), AIM Systems-Warren (0127), Kamtek (0133), Composites -Salisbury (0140), Composites-Newtown (0141), Composites-Lenoir (0142), Seating Plant - Detroit Hourly (0144), Seating Plant-Detroit-Salary (0145), Shelby Foam Systems (0146), MPT-Muncie East (0148), Seating Plant-Louisville-Salary (0149), Seating Plant - Louisville - Hourly (0150), COSMA Power Systems, LLC (0151), Seating Plant-Springhill-Salary (0152), Seating Plant-Springhill-Hourly (0153), Excelsior Springs-Hourly Foam Division (0154), LMV Automotive (0155), P & F Systems (0156), CTS Bowling Green (0159), Cosma Casting (0160), MEI Lansing (0161), Cosma Body Assembly-Michigan (0165), Magna Exteriors Belvidere (0168), Magna Seating S. Carolina-Hourly (0169), Getrag Transmission Corporation (0170), Magna Services of America California (0171), AIM Systems Warren (0172), Magna Energy Storage Systems USA (0173), Magna Seating Columbus (0175), Shelby Foam Technologies (0176), Magna Seating Detroit Lake Orion Hourly (0177), Magna Seating Detroit Lake Orion Salaried (0178), Magna Seating S. Carolina-Salary (0180), Vehma Prototype (0181), Kamtek Castings (0182), Magna Electric Vehicle Structures- Michigan (0183), Magna Steyr Wixom (0184), Magna Steyr USA LLC (0185), Magna Services of America (0186), Magna Structures Lawrenceburg (0189), Magna Seating Stanton, Salary (0191), Magna Seating Stanton, Hourly/Union (0192), Lighting Novi (0193), Norplas Highland Park (0194), Norplas- Brownstown (0195), MPT Shelby Township (0196), Magna Electronics Goleta (0197), Magna Electronics Southfield (0198), Magna Electronics Lowell (0199), Steyer Arizona (0201), Shelby Foam Systems (0202), Magna Steyr Detroit (0203), Mirrors-Group Office (1100), Electronics-Holly (1103), Mirrors-Newaygo (1110), Mirrors-Lowell (1115), Mirrors - Duncan (1122), Mirrors-Engineering Center (1125), Electronics-Technical Center (1133), MEI-Sealing & Glass Systems (1180), Mirrors- Holland N & S (1190), Magna Electronics Boston (1200) and COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) enrollees: Interiors and

Getrag (0999), Manual Cobra Division (9999), Magna Seating Detroit - South (00187C), Magna Seating Detroit - South (Salary) (00188C), Lexamar (0024C), Eagle Bend (0026C), Vehma (0032C), Nascote (0033C), Drive Automotive (0036C), Norplas (0048C), Excelsior Springs-Hourly Seat Division (0050C), Magna Lomason (0052C), 111 Industries (0053C), Excelsior Springs-Salary (0061C), Decostar (0074C), Techcraft Seating-Salary (0075C), Techcraft Seating-Hourly (0076C), AutoSystems America-Magna Closures (0077C), Bowling Green (0078C), Christy Industries (0079C), Lordstown-Salary (0080C), MPT-Troy (0083C), MPT-Muncie (0084C), Victor (0092C), Montezuma (0094C), TEAM Systems (0096C), MPT Lansing, LLC (0097C), Williamsburg (0098C), VehTek (0100C), Litens of America (0101C), Closures-Shelby (0102C), Decostar S. Carolina (0104C), MPT Lansing-Hourly (0112C), Magna Services of America (0115C), Exterior Systems Engineering (0116C), Seating Group Office-Novı (0117C), Closures-Novı Eng. of America (0118C), MPT-Sterling Heights (0119C), MRM 900-Retirees (0121C), MPT-Axle Group (0125C), AIM Systems-Warren (0127C), Kamtek (0133C), Composites -Salisbury (0140C), Composites-Newtown (0141C), Composites-Lenoir (0142C), Seating Plant - Detroit Hourly (0144C), Seating Plant-Detroit-Salary (0145C), Shelby Foam Systems (0146C), MPT-Muncie East (0148C), Seating Plant-Louisville-Salary (0149C), Seating Plant - Louisville - Hourly (0150C), COSMA Power Systems, LLC (0151C), Seating Plant-Springhill-Salary (0152C), Seating Plant-Springhill-Hourly (0153C), Excelsior Springs-Hourly Foam Division (0154C), LMV Automotive (0155C), P & F Systems (0156C), CTS Bowling Green (0159C), Cosma Casting (0160C), MEI Lansing (0161C), Cosma Body Assembly-Michigan (0165C), Magna Exteriors Belvidere (0168C), Magna Seating S. Carolina-Hourly (0169C), Getrag Transmission Corporation (0170C), Magna Services of America California (0171C), AIM Systems Warren (0172C), Magna Energy Storage Systems USA (0173C), Magna Seating Columbus (0175C), Shelby Foam Technologies (0176C), Magna Seating Detroit Lake Orion Hourly (0177C), Magna Seating Detroit Lake Orion Salaried (0178C), Magna Seating S. Carolina-Salary (0180C), Vehma Prototype (0181C), Kamtek Castings (0182C), Magna Electric Vehicle Structures- Michigan (0183C), Magna Steyr Wixom (0184C), Magna Steyr USA LLC (0185C), Magna Services of America (0186C), Magna Structures Lawrenceburg (0189C), Magna Seating Stanton, Salary (0191C), Magna Seating Stanton, Hourly/Union (0192C), Lighting Novi (0193C), Norplas - Highland Park (0194C), Norplas- Brownstown (0195C), MPT Shelby Township (0196C), Magna Electronics Goleta (0197C), Magna Electronics Southfield (0198C), Magna Electronics Lowell (0199C), Steyer Arizona (0201C), Shelby Foam Systems (0202C), Magna Steyr Detroit (0203C), Mirrors-Group Office (1100C), Electronics-Holly (1103C), Mirrors-Newaygo (1110C), Mirrors-Lowell (1115C), Mirrors - Duncan (1122C), Mirrors-Engineering Center (1125C), Electronics-Technical Center (1133C), MEI-Sealing & Glass Systems (1180C), Mirrors- Holland N & S (1190C), Magna Electronics Boston (1200C).

Also eligible are your Spouse and your Children to the end of the month in which they turn 26, including your Children who are married, who no longer live with you, who are not your dependents for Federal income tax purposes, and/or who are not permanently disabled.

Enrollees and Dependents choosing either dental plan are required to remain enrolled for a period of 12 months. Should an Enrollee or a Dependent choose to drop dental coverage after that time, he or she may not re-enroll prior to the date on which 12 months have elapsed. Dependents may enroll only if the Enrollee is enrolled (except under COBRA) and must be enrolled in the same plan as the Enrollee. An election may be revoked or changed at any time if the change is the result of a qualifying event as defined under Internal Revenue Code Section 125.

Coordination of Benefits – If you and your Spouse are both eligible to enroll in This Plan as Enrollees, you may be enrolled together on one application or separately on individual applications, but not both. Your Dependent Children may only be enrolled on one application. Delta Dental will not coordinate Benefits between your coverage and your Spouse's coverage if you and your Spouse are both covered as Enrollees under This Plan.

Delta Dental will use a carve-out method of coordinating Benefits for This Plan. If a Member has other coverage and that coverage is primary, This Plan's payment for Covered Services will equal the amount payable under This Plan minus the amount paid by the primary carrier. This Plan's payment will not exceed the amount that would have been paid in the absence of any other plan.

Benefits will cease on the date of termination.

Customer Service Toll-Free Number: 800-524-0149 (TTY users call 711)

<https://www.DeltaDentalMI.com>

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