

Dental Benefit Explanation – MI-DVA18

Following are six examples of benefits payable for dental examination and cleaning in correlation with the annual \$50 Preventive Care Benefit in the Dental, Vision and Hearing Expense Policy Form MI-DVA18.

Example #1

After policy is in force for at least 3 months, but \$100 Policy Year Deductible NOT yet met:

\$196 Actual Charge

\$180 Reasonable & Customary

\$180

- 50 – Paid by MIC – Preventive Care Benefit (payable once per Policy Year)

\$130

- 100 – Applied to Policy Year Deductible

\$ 30

x 60% – During First Policy Year (70% Second Policy Year and 80% Third Policy Year)

\$ 18 – Paid by MIC during First Policy Year (70% - Second Policy Year; 80% Third Policy Year)

MIC Pays \$68 –

- \$50 – Preventive Care Benefit, plus
- \$18 – 60% of the remaining Reasonable & Customary Charge after the Preventive Care Benefit has been paid and the \$100 Policy Year Deductible has been applied

Patient Pays \$128 –

- \$ 16 – Difference between Actual Charge and the Reasonable & Customary Charge
- \$100 – Policy Year Deductible
- \$ 12 – 40% Co-payment during First Policy Year

Example #2:

After policy is in force for at least 3 months and \$100 Policy Year Deductible HAS been met:

\$196 Actual Charge

\$180 Reasonable & Customary

\$180

- 50 – Paid by MIC – Preventive Care Benefit (payable once per Policy Year)

\$130

x 60% – During First Policy Year (70% Second Policy Year and 80% Third Policy Year)

\$ 78 – Paid by MIC during First Policy Year (70% - Second Policy Year; 80% Third Policy Year)

MIC Pays \$128 –

- \$50 – Preventive Care Benefit, plus
- \$78 – 60% of the remaining Reasonable & Customary Charge after the Preventive Care Benefit has been paid

Patient Pays \$68 –

- \$ 16 – Difference between Actual Charge and the Reasonable & Customary Charge
- \$ 52 – 40% Co-payment during First Policy Year

Benefits for Dental Examination and Cleaning – Policy Form MI-DVA18 (continued)

Example #3

Charges incurred PRIOR to the policy being in force for at least 3 months and \$100 Policy Year Deductible has NOT been met:

\$196 Actual Charge

\$180 Reasonable & Customary

\$180

- 100 – Applied to Policy Year Deductible

\$ 80

x 60% – During First Policy Year (70% Second Policy Year and 80% Third Policy Year)

\$ 48 – Paid by MIC during First Policy Year (70% - Second Policy Year; 80% Third Policy Year)

MIC Pays \$48 –

- \$48 – 60% of the remaining Reasonable & Customary Charge after the \$100 Policy Year Deductible has been applied
- Note – \$50 Preventive Care Benefit is not payable during the first three months immediately following policy issue

Patient Pays \$148 –

- \$ 16 – Difference between Actual Charge and the Reasonable & Customary Charge
- \$100 – Policy Year Deductible
- \$ 32 – 40% Co-payment during First Policy Year

Example #4:

Charges incurred PRIOR to the policy being in force for at least 3 months and \$100 Policy Year Deductible HAS been met:

\$196 Actual Charge

\$180 Reasonable & Customary

\$180

x 60% – During First Policy Year (70% Second Policy Year and 80% Third Policy Year)

\$108 – Paid by MIC during First Policy Year (70% - Second Policy Year; 80% Third Policy Year)

MIC Pays \$108 –

- \$108 – 60% of the Reasonable & Customary Charge
- Note – \$50 Preventive Care Benefit is not payable during the first three months immediately following policy issue

Patient Pays \$88 –

- \$ 16 – Difference between Actual Charge and the Reasonable & Customary Charge
- \$ 72 – 40% Co-payment during First Policy Year

Benefits for Dental Examination and Cleaning – Policy Form MI-DVA18 (continued)

Example #5

Charges incurred – The \$100 Policy Year Deductible has NOT been met and the Preventive Care Benefit has already been paid for the Policy Year:

\$196 Actual Charge

\$180 Reasonable & Customary

\$180

- 100 – Applied to Policy Year Deductible

\$ 80

x 60% – During First Policy Year (70% Second Policy Year and 80% Third Policy Year)

\$ 48 – Paid by MIC during First Policy Year (70% - Second Policy Year; 80% Third Policy Year)

MIC Pays \$48 –

- \$48 – 60% of the remaining Reasonable & Customary Charge after the \$100 Policy Year Deductible has been applied
- Note – \$50 Preventive Care Benefit has already been paid for the current Policy Year

Patient Pays \$148 –

- \$16 – Difference between Actual Charge and the Reasonable & Customary Charge
- \$100 – Policy Year Deductible
- \$ 32 – 40% Co-payment during First Policy Year

Example #6:

Charges incurred – The \$100 Policy Year Deductible HAS been met and the Preventive Care Benefit has already been paid for the Policy Year:

\$196 Actual Charge

\$180 Reasonable & Customary

\$180

x 60% – During First Policy Year (70% Second Policy Year and 80% Third Policy Year)

\$108 – Paid by MIC during First Policy Year (70% - Second Policy Year; 80% Third Policy Year)

MIC Pays \$108 –

- \$108 – 60% of the Reasonable & Customary Charge
- Note – \$50 Preventive Care Benefit has already been paid for the current Policy Year

Patient Pays \$88 –

- \$ 16 – Difference between Actual Charge and the Reasonable & Customary Charge
- \$ 72 – 40% Co-payment during First Policy Year