

DeltaPreferred Group #0007544

Dental Plan Updates

Effective May 1, 2007

Wayne State University strives to offer its employees "world-class" benefits. Outlined below are changes to the Wayne State University DeltaPreferred Group #0007544 dental plan coverage that will take effect May 1, 2007. These changes reflect current best practices in dental coverage.

Coverage for Dental Implants

Endosteal Dental implants will be covered under our dental plan. A dental implant is a metal post that is surgically positioned into the upper or lower jaw, where it will fuse to the jawbone in three to six months. Then a crown is attached to a post that extends from the implant above the gumline. Because an implant fuses to your jawbone, it provides stable support for artificial teeth. Dentures and bridges mounted to implants won't slip or shift in your mouth-an especially important benefit when eating and speaking. This secure fit helps the dentures and bridges - as well as individual crowns placed over implants - feel more natural than conventional bridges or dentures. Dental implants will be covered just as any other service to replace missing natural teeth.

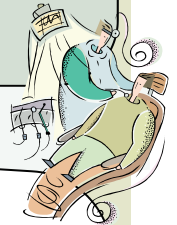


Brush Biopsy

The dental plan will now cover a brush biopsy under the Diagnostic and Preventive Benefits. A brush biopsy is a diagnostic procedure that uses computer-assisted analysis to identify precancerous and cancerous cells in the mouth. The test is quick, accurate, and involves little or no patient discomfort. This procedure may significantly improve the survival rate for people who develop oral cancer.

Fluoride Treatment

The dental plan currently covers fluoride treatments for children up to age 19. Evidence has shown that the best way to prevent tooth decay is through the ingestion of fluoride found in food and water up to about age 14. Beyond age 14, most young adults are able to meet their reduced fluoride needs by other sources such as toothpastes and mouth rinses containing fluoride. Based on this evidence, our plan will cover fluoride treatments for children up to age 14.



Enhanced Benefits for Members with Certain High-Risk Medical Conditions

The dental coverage is being enhanced for members with certain high-risk medical conditions. Scientific evidence has shown that treating and preventing oral disease for these conditions can improve overall health. Members with the following conditions may receive up to four teeth cleanings (either routine or periodontal maintenance cleanings) per benefit year instead of the typical two:

- People with diabetes and periodontal (gum) disease
- Pregnant women who have periodontal (gum) disease
- People with kidney failure and who are undergoing dialysis
- People with suppressed immune systems due to chemotherapy and/or radiation treatment, HIV positive status, organ transplant, and/or stem cell (bone marrow) transplant

In addition, for people undergoing head and neck radiation, fluoride applications by a dentist will be covered twice per benefit year.

X-Rays

The dental plan currently covers bite-wing X-rays once every year. The National Council on Radiation Protection and Measurements (NCRPM) recently published a report with guidelines that recommend reducing the frequency of x-rays for people who are not a high risk for tooth decay. Based on these guidelines, effective January 1, 2008, our dental plan will cover bite-wing X-rays once every two years for members over age 15. The delayed effective date is intended to provide sufficient notice to prepare for this change in coverage frequency.

