

Something to Smile About

The State Bar of Michigan recently announced a new member benefit, an exclusive dental program, DeltaPremier, offered through Delta Dental Plan of Michigan. Scott Brinkmeyer, chair of the State Bar of Michigan Commissioners' Committee on Member Services, stated, "We are very excited about bringing this program to our members because it gives all law firms across the state the opportunity to offer one of the most requested employee benefits. Never before have small law firms and sole proprietors who qualify been able to apply for the type of coverage this program offers."

The program was developed through the joint efforts of Delta Dental Plan of Michigan and the Paul Goebel Group, exclusive administrator of the State Bar of Michigan's endorsed insurance programs. "We have had a long relationship with the Paul Goebel Group and we look forward to working with them and the State Bar to make this unique program successful," said Dan Rienstra, account executive with Delta Dental. The Paul Goebel Group will handle all the marketing and sales and Delta Dental will administer all claims inquiries and claims processing.

The program is extremely comprehensive and the application process is very simple.

All materials including plan benefits, rate structure, and enrollment forms are on the State Bar of Michigan's webpage in the Member Resource section. Once a member has met participation requirements, the dental benefits can begin immediately.



**Paul Goebel Group
and Delta Dental
team up to offer
new member benefit**

To find out how you or your firm can enroll in this program visit the State Bar's webpage at www.michbar.org and go to Member Resources or call our insurance administrator at 1-800-632-4591.

The program is set up to offer three different benefit plans. Plan A and B are available to eligible sole proprietors (an active State Bar member who has no employees working more than 30 hours per week) and law firms with less than five employees. Plan C, which includes orthodontic services, is only available to firms with five or more eligible employees. Each plan has a percentage copay for dental services. Annual maximum benefit amounts range from \$600-\$1,000.

DeltaPremier is a managed fee-for-service dental benefits program. This means that your dentist charges a fee for each service he or she performs (for example: an exam, cleaning, or x-ray) and submits a claim to Delta Dental. Delta Dental then processes the claim and pays a certain percentage for each covered service.

The amount of Delta Dental's payment depends on the level of coverage your firm has chosen. Your copayment is a percentage of covered services that you pay toward your treatment.

Dentists who participate with DeltaPremier agree to accept Delta Dental's determination of payment and your copayment as full payment for covered services. If the participating dentist's fee is higher than Delta Dental's approved amount, the dentist cannot charge you the difference. Over 90 percent of Michigan dentists participate with Delta Dental. ♦