

ADDENDUM No. 1

RFP No. 25-26

PUBLIC EMPLOYEE MEDICAL, OPTICAL AND DENTAL BENEFITS PLAN COVERAGE CARRIER SERVICES

Due: June 5, 2025 at 2:00 P.M. (local time)

The information contained herein shall take precedence over the original documents and all previous addenda (if any) and is appended thereto. **This Addendum includes seventy-six (76) pages.**

The Proposer is to acknowledge receipt of this Addendum No. 1, including all attachments in its Proposal by so indicating in the proposal that the addendum has been received. Proposals submitted without acknowledgement of receipt of this addendum may be considered non-conforming.

The following forms provided within the RFP Document should be included in submitted proposal:

- **Attachment B – City of Ann Arbor Non-Discrimination Declaration of Compliance**
- **Attachment C - City of Ann Arbor Living Wage Declaration of Compliance**
- **Attachment D - Vendor Conflict of Interest Disclosure Form of the RFP Document**

Proposals that fail to provide these completed forms listed above upon proposal opening may be rejected as non-responsive and may not be considered for award.

I. QUESTIONS AND ANSWERS

The following Questions have been received by the City. Responses are being provided in accordance with the terms of the RFP. Respondents are directed to take note in its review of the documents of the following questions and City responses as they affect work or details in other areas not specifically referenced here.

Question 1: Can the responding carrier carve out and only cover the Medicare retirees or is the submitting carrier required to cover all public employees' medical including active employees and pre 65 retirees? In other words, can a carrier only respond to cover the Post 65 Medicare eligible population?

Answer 1: The City's current administrator, BCBSM, has a long standing policy of prohibition on senior product carveouts from ASC group plans. The City has not 'tested' the enforcement of this presumed still-applicable policy. All submissions will be evaluated on their own merits, financially and otherwise, and the City will then determine appropriate next steps that may be necessary to ensure an optimal RFP outcome for the benefit of the City and its plan beneficiaries.

Question 2: I am interested in submitting a proposal for this group, but to do so I need the information in the attached. I thank you in advance and look forward to the opportunity.

Answer 2: Thank you for expressing interest in the City's RFP initiative. While the City welcomes bids from insurers, we are not accepting proposals from agents. Please reference Section 1. A. of the RFP.

Question 3: We would like to take a closer look at the potential of submitting a proposal for the vision plan for the city. We would like to see the following items please: Census, current or renewal rates, current plan design or requested plan design (if changing to upgrade benefits) and claims data as available.

Answer 3: See attached;

- Census - attached
- Plan design - attached
- Current rates (rate guaranteed through 2026) – included on the plan design document
- Claims – attached utilization document

Question 4: We are requesting the claims, eligibility, plan summaries and appendixes please.

We do also have questions for the RFP (below):

1. Plan Funding Type

- We understand the current dental plan is self-funded.
 - Are you only accepting self-funded quotes? *No*
 - Will you also consider fully insured options? *Yes*

2. Plan Type Options

- We know the current plan is a PPO.
 - Will you consider a Dental HMO plan, either as a stand-alone option or as an additional offering? *Proposals should seek to replicate current design.*

3. Rates

- Will a rate template be provided? *No*
- How many years of rates should be quoted? *Proposals are to be developed and delivered at offeror's discretion, in an attempt to present competitive offers.*
- If looking for a rate guarantee, how many years should the rates be guaranteed? *Proposals are to be developed and delivered at offeror's discretion, in an attempt to present competitive offers.*

4. Vendor Consideration

- Are you open to working with a new dental vendor? *The intent of the RFP process to assess competing offers to further the interests of the City and its employees, both financially and otherwise.*
- Are you open to having multiple dental vendors for more employee choice? *The intent of the RFP process is to assess competing offers to further the interests of the City and its employees, both financially and otherwise*

5. Pricing and Plan Designs

- What is the current pricing for the dental plans? *The RFP Document provides details.*
- Can we quote just an alternative dental plan or plans to sit side-by-side with a self-funded plan? *Proposals should seek to replicate current design.*
- Will there be multiple dental plan designs that need to be quoted (i.e. low/high benefit levels)? *Proposals should seek to replicate current design.*

6. Data Sharing

- Will current claims data be provided? *The RFP Document provides details.*
- Will census data be provided? *The RFP Document provides details.*

- Will provider data be provided to do a disruption analysis? *The RFP Document provides details.*
- Will there be other Exhibits and Appendices and data provided? *The RFP Document and any Addendum associated with the RFP constitutes the entirety of information provided*

7. Current Needs

- Is the City of Ann Arbor looking for anything specific in a dental plan that is not currently being offered? *Please reference the RFP. That said, proposals are to be developed and delivered at offeror's discretion, in an attempt to present competitive offers.*

Answer 4: Responses provided in *italics* above.

Also, see attached;

- Census - attached
- Plan design - attached
- Current rates (rate guaranteed through 2027) – included on the plan design document
- Claims – attached utilization document

Question 5: We are interested in bidding on the vision program for City of Ann Arbor. I have attached our signed Business Associate Agreement for your review and in accordance with the requirement listed in Section 1B of the attached RFP document.

I understand you are the contact to request the following plan specific documents:

- 1) Census of benefit eligible employees, including zip code, date of birth and vision election tier
- 2) Vision plan benefit summary and/or certificate of coverage
- 3) Claims utilization reporting; preferably including claim detail of exam and materials

Answer 5: See attached;

- Census - attached
- Plan design - attached
- Current rates (rate guaranteed through 2026) – included on the plan design document
- Claims – attached utilization document

Question 6: I just ran across your RFP for Vision and Dental. Can you please forward claims, eligibility, plan summaries and census when you have a moment.

Answer 6: See attached;

Vision

- Census - attached
- Plan design - attached
- Current rates (rate guaranteed through 2026) – included on the plan design document
- Claims – attached utilization document

Dental

- Census - attached
- Plan design - attached
- Current rates (rate guaranteed through 2027) – included on the plan design document

- Claims – attached utilization document

Question 7: **Vision:** I am not seeing any documents that provide any of the following for the Vision, and we would like to offer a quote in response to this. Can you please provide the following:

1. Claims paid for the most recent 12 to 24 months
2. Premium Paid for the most recent 12 to 24 months
3. Enrollment by month for the most recent 12 to 24 months
4. Current Plan Design and carrier
5. Current Rates
6. Census

Answer 7: See attached;

- Census - attached
- Plan design - attached
- Current rates (rate guaranteed through 2026) – included on the plan design document
- Claims – attached utilization document

Question 8: We have an in force contract that was accepted effective for 3 years (01/01/2024 to 12/31/2026). Is there a reason you have put the Dental out to bid given this?

Answer 8: Incumbents do not need to submit a proposal response to RFP# 25-26.

Offerors are responsible for any conclusions that they may draw from the information contained in the Addendum.

City of Ann Arbor: Dental Total

	Enrollment				Actual Claims
	Single	Two Person	Family	Total	Dental
03/23	193	201	316	710	
04/23	193	196	317	706	\$53,719
05/23	191	195	318	704	\$46,793
06/23	194	193	317	704	\$42,043
07/23	194	197	317	708	\$53,714
08/23	199	197	315	711	\$48,458
09/23	201	195	316	712	\$48,545
10/23	209	197	318	724	\$55,154
11/23	211	192	321	724	\$51,713
12/23	210	195	321	726	\$48,405
01/24	211	202	307	720	\$55,796
02/24	219	201	314	734	\$47,991
03/24	214	203	314	731	\$66,540
04/24	212	202	315	729	\$54,890
05/24	210	199	318	727	\$53,611
06/24	205	200	314	719	\$49,108
07/24	202	202	314	718	\$48,392
08/24	206	202	319	727	\$57,410
09/24	210	199	318	727	\$50,249
10/24	208	201	318	727	\$61,640
11/24	211	196	319	726	\$45,701
12/24	212	198	322	732	\$49,923
01/25	212	208	319	739	\$73,130
02/25	211	204	320	735	\$45,905
03/25	214	204	319	737	\$49,202

Report Summary:

Period 1 Total	2,425	2,361	3,797	8,583	\$618,870
Monthly Average	202	197	316	715	\$51,573
Average Per EE					\$72
Period 2 Total	2,513	2,414	3,810	8,737	\$639,163
Monthly Average	209	201	318	728	\$53,264
Average Per EE					\$73
Total All Months	4,938	4,775	7,607	17,320	\$1,258,033
Monthly Average	206	199	317	722	\$52,418
Average Per EE					\$73
Plan YTD Total	637	616	958	2,211	\$168,238
Monthly Average	212	205	319	737	\$56,079
Average Per EE					\$76

Period 1 represents claims from 04/23 - 03/24. Period 2 represents claims from 04/24 - 03/25. YTD represents claims from 01/25 - 03/25. Enrollment for each period has a 1 month lag, YTD has a 0 month lag.

4/30/2025

City of Ann Arbor
Dental Provider Utilization
Claims Paid 04/01/2024 to 03/31/2025

Record Number	National Provider Identifier (NPI)	Provider License State Code	Provider License Number	Provider First Name	Provider Last Name	Service Office Address Line 1	Service Office Address Line 2	Service Office City	Service Office State	Service Office ZIP Code	Service Office Phone Number	Provider Specialty	In or Out of Network
1	120513618	MI	18135	Donald	Heys	1201 E Stadium Blvd		Ann Arbor	MI	48104	7346887157	General Practitioner	In
2	106340094	MI	18136	Ronald	Heys	1201 E Stadium Blvd		Ann Arbor	MI	48104	7346887157	General Practitioner	In
3	108374958	MI	10174	Brian	Petersburg	8841 W Grand River Ave Ste 6		Brighton	MI	48116	8102274224	General Practitioner	In
4	1730912452	NC	10873	Elise	Brace	8178 Holly Springs Rd		Apex	NC	27539	9198833933	General Practitioner	In
5	1444361923	MI	13863	Douglas	Hock	4918 W Clark Rd Ste 101		Ypsilanti	MI	48197	7344342200	Podiatrist	In
6	1030021126	MI	11267	David	Geing	2626 E Grand River Ave		Livonia	MI	48152	9193320106	General Practitioner	In
7	1366028468	MI	11528	James	Berg	1814 N Huron River Dr Ste 200		Ypsilanti	MI	48197	7344624658	Podiatrist	In
8	1328191214	MI	11836	Mark	Latta	22914 Michigan Ave		Dearborn	MI	48124	3135855507	General Practitioner	In
9	1091940269	MI	11881	John	Shawen	1128 W Liberty Rd Ste A		Ann Arbor	MI	48103	7348897977	General Practitioner	In
10	1730597498	MI	11888	Philip	Stallamant	22815 Hepler Ave		East Chair Shores	MI	48083	5862930209	Orthodontist	In
11	1630626936	MI	11908	Regina	Progers	36444 Warren Rd		Westland	MI	48186	7342616680	General Practitioner	In
12	1628165477	MI	12007	Gary	Bloomfield	2301 S Haven Pkwy		Ann Arbor	MI	48104	7348712310	General Practitioner	In
13	1491897392	MI	12008	Jeffrey	Ash	1216 Parkway St Ste A		Ann Arbor	MI	48108	7349710800	Endocrinologist	In
14	1477056499	MI	12101	John	Benson	1404 Ford Ave		Wyandotte	MI	48199	7342632576	General Practitioner	In
15	1790729333	MI	12101	Benson	Benson	1404 Ford Ave		Wyandotte	MI	48192	7342632576	General Practitioner	In
16	1063440543	MI	12106	Freddie	Bonine	1885 Grand River Rd		Brighton	MI	48114	8102269180	Oral Surgeon	In
17	1326167955	MI	12174	Michael	Page	2358 Garcia Business Park Dr		Brighton	MI	48114	8102274111	General Practitioner	In
18	1611058514	MI	12191	Neal	Jackson	254 West Rd		Troy	MI	48133	7346761333	General Practitioner	In
19	1376388800	AZ	12247	Taylor	Armas	2311 W Broadway Rd		Mesa	AZ	85202	4805713500	General Practitioner	In
20	1295361725	AZ	12279	Gregory	Armas	2311 W Broadway Rd		Mesa	AZ	85202	4805713500	General Practitioner	In
21	1477056499	MI	12480	John	Canal	11428 Highland Rd		Ypsilanti	MI	48203	8106250069	General Practitioner	In
22	1730910062	MI	12480	Ann Arbor	Fitzgerald	1011 N University Ave		Ann Arbor	MI	48109	7343030550	General Practitioner	In
23	1618181278	MI	12615	Mohamady	1075 Maple St		Plymouth	MI	48170	7344454558	General Practitioner	In	
24	1611035566	MI	12771	Gary	Berman	5840 Haggerty Rd		Van Buren Township	MI	48111	7348074400	General Practitioner	In
25	1611035566	MI	12771	Gary	Berman	5840 Haggerty Rd		Van Buren Township	MI	48111	7348074400	General Practitioner	In
26	1233005449	MI	12880	Donald	Warfield	4504 Waltham Ave		Ann Arbor	MI	48108	7343712675	General Practitioner	In
27	1720125818	MI	12880	Robert	Bonewick	201 S Lafayette St		South Lyon	MI	48178	2484374119	General Practitioner	In
28	1318118011	GA	12908	Traam	Holt	1815 Camp Creek Pkwy #100		Atlanta	GA	30344	4046299290	General Practitioner	Out
29	1194451699	MI	13010	John	Baizho	720 N Ch Woodland Ave Ste 201		Birmingham	MI	48009	2488445736	General Practitioner	In
30	1194442500	MI	13142	Dale	Fear	2021 Jackson Ave		Ann Arbor	MI	48103	7342100877	Oral Surgeon	In
31	1698646576	MI	13223	Regina	Mahon	2074 S Main St		Ann Arbor	MI	48103	7346532490	Podiatrist	In
32	1611035566	MI	13227	Robert	Norson	3200 S Liberty Rd Ste E		Dearborn	MI	48105	7349710800	General Practitioner	In
33	1078267862	MI	13248	Philip	Baibach	3625 Midland Rd		Garden City	MI	48136	7346712320	General Practitioner	In
34	1033118134	MI	13302	Gregory	Balog	1048 N Main St		Monroe	MI	48162	7346712320	General Practitioner	In
35	1679577286	MI	13315	Karin	Boon	450 S Wagner Rd		Ann Arbor	MI	48103	7348888420	General Practitioner	In
36	1260777673	MI	13363	Phyllis	Farahat	1216 W Main St		Dearborn	MI	48124	3137749300	General Practitioner	In
37	1630214920	MI	13385	Anthony	Frank	14885 W 12 Mile Rd Ste 101		Southfield	MI	48078	2484328800	Podiatrist	In
38		MI	13449	Robert	Futtenfeld	22731 Newman St Ste 240		Dearborn	MI	48124	3135821515	Oral Surgeon	In
39	1235100449	MI	13449	Robert	Futtenfeld	22731 Newman St Ste 240		Dearborn	MI	48124	3135821515	Oral Surgeon	In
40	1235203119	MI	13502	Robert	Russakow	6405 Taylor Rd Ste 23		Bloomfield Hills	MI	48301	2484328800	General Practitioner	In
41	1611035566	MI	13504	Robert	Linco	4500 Haggerty Rd		Commerce Township	MI	48109	2484328800	General Practitioner	In
42	1033102705	MI	13501	Jeffrey	Russakow	14074 Y Mills Rd Ste B		Norville	MI	48167	2484327037	General Practitioner	In
43	1255448574	MI	13587	Douglas	Cole	1814 N Huron River Dr		Ypsilanti	MI	48197	7344623101	General Practitioner	In
44	1194461688	MI	13601	James	Deacyle	31544 Schoolcraft Rd		Livonia	MI	48150	7347445457	General Practitioner	In
45		MI	13607	Scott	Minnear	305 W Washington Ave Ste 204		Jackson	MI	48201		General Practitioner	In
46	1407592222	MI	13687	Scott	Minnear	305 W Washington Ave Ste 204		Jackson	MI	48201	5177878880	General Practitioner	In
47	1194422442	MI	13689	Warren	1878 Whipple Rd		Dearborn	MI	48124	2484328800	General Practitioner	In	
48	1124170055	MI	13814	David	Tyler	5174 Howard St		Villageville	MI	48243	5174371009	General Practitioner	In
49	1368636032	MI	13839	Joel	Trojan	42400 W 12 Mile Rd Ste 201		Novi	MI	48167	2488351515	General Practitioner	In
50	1038134407	MI	13934	Mark	Francoux	408 W Grand River Ave		Brighton	MI	48116	8102277059	General Practitioner	In
51	1114449236	MI	14000	Allen	Benson	4330 W Main St Ste 1		Plymouth	MI	48170	7344532200	General Practitioner	In
52	1735100530	MI	14108	Robert	Maly	43003 Tack Rd		Novi	MI	48207	2484371009	General Practitioner	In
53	1030304339	MI	14139	Kelly	Rigney	21800 Pontiac Tr Ste 105		South Lyon	MI	48178	2484378930	General Practitioner	In
54	1611035566	MI	14138	Karin	Schwartz	3200 Plymouth Rd Ste 202		Ann Arbor	MI	48105	7345711330	General Practitioner	In
55	1038414102	MI	14138	Michael	Engelton	1081 W Ann Arbor St		Saline	MI	48176	2484324176	General Practitioner	In
56	1735200890	MI	14138	Tammy	Tammy	2385 S Huron Pkwy		Ann Arbor	MI	48104	7348712320	General Practitioner	In
57	1245446388	MI	14173	Mark	Wolenczek	6400 Taylor Rd Ste 1500		Bloomfield Hills	MI	48301	2488508204	General Practitioner	In
58	1336210523	MI	14190	Perry	Collins	2845 Monroe St		Dearborn	MI	48124	3135815550	General Practitioner	In
59	1618027479	MI	14210	Michael	Rothler	201 S E Main St		Detroit	MI	48202	5178922225	General Practitioner	Out
60	1030674719	MI	14271	David	Chen	42400 W 12 Mile Rd Ste 201		Novi	MI	48207	2488321005	General Practitioner	In
61	1407766703	MI	14300	Arthur	Sonenschein	1415 W Apple St		Novi	MI	48202	5177878833	Orthodontist	In
62	1407766703	MI	14300	Arthur	Sonenschein	1415 West Apple		Novi	MI	48202	5177878833	Orthodontist	In
63	1124121751	MI	14321	George	Gochanour	3108 Baker Rd		Dearborn	MI	48130	7344288336	General Practitioner	In
64	1033339314	MI	14373	Brian	Andrews	40201 Grand River Ave Ste 200		Novi	MI	48275	2484420400	General Practitioner	In
65	1621140021	MI	14378	George	Abalos	890 S Main St		Ann Arbor	MI	48107	7344331180	General Practitioner	In
66	1621305109	MI	14383	Norman	Batts	315 E Eisenhower Pkwy Ste 202		Ann Arbor	MI	48108	7347811805	Oral Surgeon	In
67	1031035939	MI	14383	Norman	Batts	315 S Main St Ste B		Chelsea	MI	48116	7344707710	Oral Surgeon	In
68		MI	14419	Daniel	Helweg	3020 Parkway Rd		Ypsilanti	MI	48197	7344343122	General Practitioner	In
69	1346501615	MI	14454	Glennda	Prochaska-Vanier	28001 Grand River Ave		Ypsilanti	MI	48240	3135831100	General Practitioner	In
70	1038424491	MI	14476	Laurie	Vernier	25801 Grand River Ave		Dearborn	MI	48240	3135811380	General Practitioner	In
71	1038424491	MI	14509	Jeffrey	Zawadzki	21800 Grand River Ave		Farmington Hills	MI	48331	2484371009	General Practitioner	In
72	1038424491	MI	14509	Jeffrey	Zawadzki	21800 Grand River Ave		Farmington Hills	MI	48331	2484371009	General Practitioner	In
73	1258413551	MI	14713	Mark	Hanselman	1305 Parkway St Ste 202		Ann Arbor	MI	48104	7347891130	General Practitioner	In
74	1419809177	MI	14778	Warren	Warren	229 S Superior St		Ann Arbor	MI	48204	5178209176	General Practitioner	In
75	1038412884	MI	14786	Kenneth	Williams	11706 Bellevue Rd		Van Buren Twp	MI	48111	7346891688	General Practitioner	In
76	1407851013	MI	14875	Paul	Morlock	3908 N Canton Center Rd Ste 600		Canton	MI	48107	7344811950	General Practitioner	In
77	1033204114	MI	14880	William	Sherris	17916 N Main Rd		South Lyon	MI	48178	2484781819	General Practitioner	In
78	1198178437	MI	14881	Zane	Zane	1207 Jackson Ave		Ann Arbor	MI	48106	7346891688	General Practitioner	In
79	1407789741	MI	15006	John	Lark	1136 Country Club Rd Ste B		Ann Arbor	MI	48221	5177830032	General Practitioner	In
80	1679551162	MI	15010	Robert	Karasz	1250 Byron Rd		Novi	MI	48043	5175463330	General Practitioner	In
81	1419709753	MI	15028	Samira	Enkawa	2340 S Stadium Blvd Ste 7		Novi	MI	48204	7348720300	General Practitioner	In
82	1030712889	MI	15029	Francis	Wyle	414 S Grand River Ave		Novi	MI	48043	5174204710	General Practitioner	In
83	1030731515	MI	15039	Michael	Lutz	1310 Winch Ave		Lincoln Park	MI	48146	3132887860	General Practitioner	In
84	1174538131	MI	15057	James	Olsen	3400 Truxton Pkwy Rd Ste G		Ann Arbor	MI	48108	7349690220	General Practitioner	In
85	1067179471	MI	15061	Jeffrey	Johnson	1110 S Main St		Ann Arbor	MI	48104	7344710209	General Practitioner	In
86	1067406868	MI	15065	Steven	Shaw	1618 Carlton Blvd		Jackson	MI	48203	5177878776	General Practitioner	In
87	1114139789	MI	15073	Timothy	Stevener	10160 Grand River Rd Ste 101		Brighton	MI	48116	8102251700	Orthodontist	In
88	1336424998	MI	15089	Michael	Glenn	23033 W 12 Mile Rd Ste 100		Farmington Hills	MI	48331	2484328800	General Practitioner	In
89	1235183184	MI	15161	John	Fisher	607 N Huron Rd		Ypsilanti	MI	48197	7342630308	General Practitioner	In
90	1048050777	MI	15178	Jeffrey	Vanhook	50300 Cherry Hill Rd		Canton	MI	48167	7344833300	General Practitioner	In
91	1256425047	MI	15189	B	Schaefer	112 W Grand River Ave		Novi	MI	48043	5175468883	General Practitioner	In
92	1447107176	MI	15199	Paul	Mohr	214 S Lafayette St		Ann Arbor	MI	48108	2484401173	General Practitioner	In
93	1198081787	MI	15287	Heidi	Wong	1011 N University Ave		Ann Arbor	MI	48109	7348301000	Podiatrist	In
94	1619162813	MI	15274	Scott	Dexter	813 Kala Ct		Livonia	MI	48157	5172316280	Podiatrist	In
95	1730241142	MI	15303	Joseph	Greenbaum	42301 Cherry Hill Rd		Canton	MI	48168	7348814640	General Practitioner	In
96	1625649337	MI	15308	Dina	Cocco	815 Church St		Ann Arbor	MI	48104	7346888336	General Practitioner	Out
97	1114518000	MI	15320	Michael	Kaplan	2301 West Rd Ste 100		Ann Arbor	MI	48109	7348301000	Podiatrist	In
98	1681388761	MI	15360	Mark	Stradalovic	33088 W 8 Mile Rd Ste A		Farmington Hills	MI	48330	2484420330	General Practitioner	In
99	1134345103	MI	15387	Barbara	B								

128	134937771	MI	15851	Thomas	Harvey	2775 E Grand River Ave Ste 2	Howell	MI	48843	5175789500	Orthodontist	In
129	159273113	MI	15858	Perkins	Chenoweth	1286 S Main St	Chenoweth	MI	48118	2344732644	General Practitioner	In
130	183567632	MI	15851	Ellen	Wheeler	21 E Main St	Ellen	MI	48105	7345391131	General Practitioner	In
131	185148813	MI	15888	Dennis	Friedlander	1611 N University Ave	Ann Arbor	MI	48109	7345363555	General Practitioner	In
132	123520223	MI	15849	Konarsky	Dante-Dahl	42505 Goshardt Rd Ste 1046	Clinton Township	MI	48058	585276280	General Practitioner	In
133	117448889	MI	15885	Corran	Corran	122 S Pearl St	Tacoma	MI	48266	5174247195	General Practitioner	In
134	134124261	MI	15839	Diachon	McIntyre	51105 Telegraph Rd Ste 125	Emigford Farms	MI	48023	2485401911	Endocrinologist	Out
135	176005819	MI	16044	William	Hault	1800 N Millard Rd Ste 200	Millard	MI	48361	2488484448	General Practitioner	In
136	159272053	MI	16052	Anna	Cheng-Hault	1800 N Millard Rd Ste 200	Millard	MI	48361	2488484448	General Practitioner	In
137	134947070	MI	16072	John	Pross	42005 Yale Rd Ste 110	Northville	MI	48168	245874250	General Practitioner	In
138	132534457	MI	16057	Lisa	Pross	1105 S Main Arbor St	Ypsilanti	MI	48198	7345202522	General Practitioner	In
139	1144371253	MI	16052	Mary	Sandberg	2425 Washburn Ave	Ann Arbor	MI	48104	7347054575	General Practitioner	Out
140	193258423	MI	16103	Mario	Torral	32301 Schoolcraft Rd	Livonia	MI	48150	7342617555	General Practitioner	In
141	105810100	MI	16116	Arnold	Shaw	15851 W Warren Ave	Detroit	MI	48226	3132714500	General Practitioner	In
142	112402005	MI	16146	Robert	Hayden	22005 New Rd Ste 100	New	MI	48275	2487160700	Endocrinologist	Out
143	1700319400	MI	16152	Michael	Zurfl	22751 Newman St Ste 125	Detroit	MI	48124	3133859118	Endocrinologist	In
144	1831277787	MI	16162	Terry	Grant	3085 W Russell Rd	Tacoma	MI	48268	5174232135	General Practitioner	In
145	163277368	MI	16252	Kathleen	Grady	19511 Mack Ave	Conroe, Prairie Woods	MI	48236	3138657152	General Practitioner	In
146	136858583	MI	16451	Josephine	Prezio	12447 Northline Rd	Northline	MI	48195	7342685886	Podiatrist	In
147	1200011772	MI	16416	Brian	Elliswren	2775 E Grand River Ave Ste 1	Howell	MI	48843	5175483440	General Practitioner	In
148	1407591559	MI	16429	Paul	Ho	18245 Allen Rd	Bromfield Twp	MI	48183	7344732590	Chal Surgeon	In
149	171020056	MI	16431	Myrielle	Rehenski	2348 S Union Hwy	Ann Arbor	MI	48104	7347391178	General Practitioner	In
150	1831277904	MI	16473	Robert	Chenoweth	25000 Joseph	New	MI	48375	2484760800	Chal Surgeon	In
151	131691044	MI	16484	Jason	Golick	21213 Eccles Rd	Taylor	MI	48180	3132627777	Podiatrist	In
152	131691044	MI	16484	Jason	Golick	2300 Haggerty Rd Ste 1180	West Bloomfield	MI	48053	2488680222	Podiatrist	In
153	1615925126	MI	16497	Renae	Green	22605 Pontiac Trl	South Lyon	MI	48176	2484074295	Orthodontist	In
154	132527753	MI	16491	Heidi	Lin	13863 Westwood Dr	Livonia	MI	48150	7344370320	Chal Surgeon	In
155	149193384	MI	16497	Bonnie	Patel	1619 W Stadium Blvd	Ann Arbor	MI	48103	7347012144	General Practitioner	In
156	170032646	MI	16504	David	Subal	21580 New Rd Ste 100	New	MI	48375	2485497580	General Practitioner	In
157	1014122617	MI	16501	Karin	Kellie	1801 Powell Dr Ste 5	Ypsilanti	MI	48191	7345220100	General Practitioner	In
158	136848013	MI	16537	Francine	Lundie	1175 Maple St	Detroit	MI	48168	7345450100	General Practitioner	Out
159	173258633	MI	16565	Laurie	Mukta	18320 Farmington Rd	Livonia	MI	48152	2484837520	General Practitioner	In
160	1831162742	MI	16577	Razan	Alkhas	33033 W 12 Mile Rd Ste 100	Farmington Hills	MI	48031	8888338441	General Practitioner	In
161	126181627	MI	16591	Karen-Lee	Stewart	2280 S State St	Ann Arbor	MI	48104	7348391124	Podiatrist	In
162	171832054	OH	16524	Frederick	Shaw	14680 Monroe St	Columbus	MI	43060	614470320	Chal Surgeon	Out
163	1437173182	MI	16641	Kenneth	Nowack	23851 Frank Rd	Detroit	MI	48128	3132744800	Orthodontist	In
164	1845937381	MI	16668	Wayne	Nelson	27100 W Grand River Ave	Howell	MI	48843	5175487211	General Practitioner	In
165	170094043	MI	16705	Andra	Hansen	7608 Bacon Rd	Lansdale	MI	48144	7345646221	Orthodontist	In
166	162628232	MI	16722	Mark	Barckman	111 N Main St	Detroit	MI	48107	2485042200	General Practitioner	Out
167	1720118559	MI	16724	Raymond	Clark	1520 Madison Rd	Jackson	MI	48203	5177842061	General Practitioner	In
168	147779260	MI	16731	Patricia	Labreck	26205 Goshardt Rd	Ypsilanti	MI	48197	7344344650	General Practitioner	In
169	136868859	MI	16764	Charles	Tren	4519 Page Ave	Medical Center	MI	48254	5177483470	General Practitioner	In
170	1426702740	MI	16770	Chad	Barlow	3333 N Lapeer Rd	Pharm	MI	48170	7344338850	General Practitioner	In
171	1300518856	MI	16787	Mary	Mooreman	7200 Oak Hwy Rd Ste B	Dexter	MI	48130	7344265220	Orthodontist	Out
172	1710075460	MI	16871	Nadia	Hannouti	203 S Zeeb Rd Ste 201	Ann Arbor	MI	48103	7342222055	General Practitioner	In
173	125533105	MI	16885	Heather	Kim	1303 Parker St Ste 101	Ann Arbor	MI	48104	7347531116	Orthodontist	In
174	132581886	MI	16903	Phyllis	Phyllis	515 W Main St	Ann Arbor	MI	48105	7344370100	General Practitioner	In
175	1427132413	MI	16931	Crow	211 Maple St	Jenisonville	MI	48255	7345491035	General Practitioner	Out	
176	136263645	MI	16936	Marlene	Grant	515 S Main St Ste 4	Chenoweth	MI	48118	7344751688	General Practitioner	In
177	125541246	MI	16944	Susan	Lu-Marcotte	30855 W 13 Mile Rd Ste A	Farmington Hills	MI	48038	2484260311	General Practitioner	In
178	163895916	MI	16959	Wendy	Wardell	2881 Park St	Ann Arbor	MI	48104	7346770900	General Practitioner	In
179	1942576837	MI	16965	Matthew	Malachuk	18811 Oakdale Dr Ste 100	Emigford	MI	48178	5170226924	General Practitioner	In
180	153314882	MI	17017	Bryant-Joe	Lee	10102 Main Rd	Taylor	MI	48180	3133811000	General Practitioner	In
181	137689815	MI	17081	Matthew	Talbot	434 N Center St	Northville	MI	48167	2485494111	General Practitioner	In
182	165888477	MI	17086	Andria	Nakhter	13805 Northlawn Hwy Ste 300	Farmington Hills	MI	48334	2488547442	Orthodontist	In
183	1619921939	MI	17100	Charles	Hagan	335 W Lake Lansing Rd Ste 100	East Lansing	MI	48823	5173368880	Podiatrist	In
184	175687600	MI	17116	Abdullah	Bayed	45165 Joy Rd Ste 101	Carson	MI	48167	2486910300	Podiatrist	In
185	165845831	MI	17124	Regina	Zaga	2220 S Union Hwy	Ann Arbor	MI	48104	7347612628	General Practitioner	In
186	136848023	MI	17163	Virginia	Eick	19457 Grand River Rd Ste 500	Brighton	MI	48116	8102276667	General Practitioner	In
187	167976223	MI	17199	Colleen	Munshay	1888 Packard Rd	Ypsilanti	MI	48197	7345389132	General Practitioner	In
188	1658597421	MI	17205	Kyle	Palen	2220 S Union Hwy	Ann Arbor	MI	48104	7347612628	General Practitioner	In
189	1200563614	MI	17224	Brian	Giannicola	8841 W Grand River Ave Ste B	Brighton	MI	48116	8102274224	General Practitioner	In
190	1265532580	MI	17225	Daniel	Kushner	2425 Osborn Rd	Fenton	MI	48430	5108207882	General Practitioner	In
191	1265532580	MI	17246	Nicole	Nicole	22105 Sheldon Blvd	Ann Arbor	MI	48104	7346770495	General Practitioner	In
192	1535279151	MI	17273	Ernie	Ernie	8778 Sheldon Dr	Chenoweth	MI	48104	2485492424	General Practitioner	In
193	194769176	MI	17288	Julie	Lippy	1101 N Ann Arbor St	Saline	MI	48178	7344320522	General Practitioner	In
194	1770751853	MI	17296	Judith	Castro	21213 Eccles Rd	Taylor	MI	48180	3132627777	Podiatrist	In
195	1219153892	MI	17299	Joseph	Beeling	21424 N Main St	Ann Arbor	MI	48221	5170201100	General Practitioner	In
196	1114537147	MI	17411	Harold	Harold	24 Frank Lloyd Wright Pl	Ann Arbor	MI	48105	7345246222	General Practitioner	Out
197	194861767	MI	17415	Marlene	Buran	23102 Cherry Hill St	Detroit	MI	48124	3132748210	General Practitioner	In
198	1803631118	MI	17419	Frank	Pisako	12741 Quaker Rd	Hemlock	MI	48026	8886422730	General Practitioner	In
199	1803631118	MI	17419	Frank	Pisako	12741 W Greenview St	Farmington Hills	MI	48174	2486528106	General Practitioner	In
200	1717210321	MI	17445	Paul	Davis	1210 S Main St	Brookridge	MI	48105	7345116485	General Practitioner	In
201	1508935156	MI	17453	Regina	Davis	1240 S Maple Rd	Ann Arbor	MI	48103	7345055131	General Practitioner	In
202	1745204023	MI	17487	Luk	Perez	2222 S Linden Rd Ste D	Fife	MI	48532	8102851311	Podiatrist	Out
203	126843841	MI	17509	Scott	Wallstrom	1536 Lawrence Ave Ste 3	Jackson	MI	48202	5177521467	General Practitioner	Out
204	175212687	MI	17531	John	Levy	12627 Seven Mile Road	Livonia	MI	48150	2486711000	Orthodontist	In
205	1025141645	MI	17534	Johnston	Johnston	3443 W Liberty Rd	Ann Arbor	MI	48103	7349840059	General Practitioner	In
206	1255886725	MI	17588	Tamara	Stanhoff	42501 Cherry Hill Rd	Carson	MI	48168	7348914646	General Practitioner	In
207	150892520	MI	17594	Richard	Barling	315 E Eisenhower Hwy Ste 202	Ann Arbor	MI	48108	7347115905	Chal Surgeon	In
208	168860620	MI	17594	Richard	Barling	1305 S Main St Ste B	Chenoweth	MI	48116	7344730710	Chal Surgeon	In
209	1588759103	MI	17587	Michelle	Confort	25860 Pontiac Trl	South Lyon	MI	48176	2484646700	General Practitioner	In
210	192713476	MI	17594	Stephen	Moraw	1715 Packard St Ste C	Ann Arbor	MI	48108	7345322200	Podiatrist	In
211	171769328	MI	17629	Norman-Andre	Norman-Andre	2248 S Union Hwy	Ann Arbor	MI	48104	7346772198	General Practitioner	In
212	1760308194	MI	17638	Hartick	Hartick	3100 W Liberty Rd Ste A	Ann Arbor	MI	48103	7345387077	General Practitioner	In
213	195231958	MI	17638	Matthew	Schuch	5088 Plymouth Rd	Ann Arbor	MI	48105	7347811184	General Practitioner	In
214	158882928	MI	17639	Dennis	Kaschke	1671 West Us Hwy 12 Unit B	Clinton	MI	48238	5174768072	General Practitioner	In
215	1216731952	MI	17643	Christopher	Kissel	1101 Walker St	Park Place	MI	48069	5108289101	General Practitioner	In
216	1545831230	MI	17643	Anthony	Labita	878 Stewart Rd Ste B	Monroe	MI	48069	7345230500	Orthodontist	Out
217	1578812164	MI	17650	John	Austin	C-4258 S Linden Rd	Fife	MI	48507	8107138880	General Practitioner	In
218	1316911640	MI	17666	Julie	Abou	1325 N Canton Center Rd	Carson	MI	48167	7344755095	General Practitioner	In
219	176077610	MI	17670	Kristin	Nickelmeier	2244 S Union Hwy	Ann Arbor	MI	48104	7346772198	General Practitioner	In
220	1700695914	MI	17685	Don	Don	22010 New Rd	New	MI	48375	2484949100	General Practitioner	In
221	1515877801	MI	17762	Mark	Masickado	760 Rhineclay Ave	Ann Arbor	MI	48221	5175250338	General Practitioner	In
222	195205835	MI	17778	Alberto	Hernero	203 S Zeeb Rd Ste 104	Ann Arbor	MI	48103	7345220140	General Practitioner	In
223	1692127152	MI	17789	Vasanthi	Ranganathan	37228 Goshardt Rd	Romulus	MI	48174	7348410243	General Practitioner	In
224	152820448	MI	17845	Kathleen	Kuval	15305 Lorne Trl Ste B	Livonia	MI	48150	7345230500	General Practitioner	In
225	1245436957	MI	17856	Kathleen	Kelly	12405 Industrial Dr	Ann Arbor	MI	48176	7344320767	Orthodontist	In
226	181755213	MI	17859	James	Mayer	876 Stewart Rd Ste 3	Monroe	MI	48069	7345430185	Chal Surgeon	In
227	1235180211	MI	17867	Tara	Schwarzwalder	2310 S Sheldon Blvd	Ann Arbor	MI	48104	7346716485	General Practitioner	In
228	1256452081	MI	17881	Michael	Thayer	11420 Schoolcraft Rd	Livonia	MI	48150	7342617555	General Practitioner	In
229	1942396352	MI	17890									

260	1846074977	MI	18271	Lynette Lynn	Jacobs	41017 Ann Arbor Rd E	Ypsilanti	MI	48170	7346494977	Podiatrist	In
261	1879648415	MI	18272	Monah	Blaha	11608 Schoolcraft Rd	Livonia	MI	48150	7345237713	Podiatrist	In
262	1719638415	MI	18273	Monah	Blaha	41017 Ann Arbor Rd E	Ypsilanti	MI	48170	7346494977	Podiatrist	In
263	8311328883	MI	18285	Helen	Baranet	135 N Carlton Center Rd	Carleton	MI	48187	7348441350	General Practitioner	In
264	1053318634	MI	18286	Breana	Grafia	24603 Michigan Ave	Dearborn	MI	48124	3136655500	General Practitioner	In
265	1821134876	MI	18307	Fawcett	Almred	428 S Green St Ste D	Ypsilanti	MI	48188	7345472800	General Practitioner	In
266	1164620095	MI	18307	Theresa	Harvard	57119 13 Mile Rd	South Lyon	MI	48178	2489304000	General Practitioner	In
267	1814399743	MI	18330	David	Edwards	2471 Oak Valley Dr Ste 600	Ann Arbor	MI	48103	7347011120	General Practitioner	Out
268	1730105471	MI	18349	Laura	Edwards	2300 Green Rd Ste 100	Ann Arbor	MI	48105	7347478700	Orthodontist	In
269	1858468831	MI	18371	Yuan	Samaro	36700 Woodland Ave Ste 200	Bloomfield Hills	MI	48304	2485030200	General Practitioner	In
270	1742620010	MI	18378	Colleen	Robert	5420 Whitaker Rd	Warren	MI	48097	7344801030	Endocrinologist	In
271	1467624041	MI	18382	Andrew	Reuck	2330 E Stadium Blvd Ste 2	Ann Arbor	MI	48104	7345232777	Endocrinologist	In
272	1516772638	MI	18392	Nancy	Vanderhoof	1000 Packard Rd	Ypsilanti	MI	48187	7344328800	General Practitioner	In
273	1821108468	MI	18403	Eric	Sheldon Sparks	725 N Millard Rd	Millard	MI	48261	2488587448	General Practitioner	In
274	1144272203	MI	18408	Thomas	Vohal	51817 Gratiot Ave	Chelsea/MI	MI	48201	5888464880	Endocrinologist	In
275	1052617170	MI	18411	David	Holmes	1718 Main St	Chelsea	MI	48017		General Practitioner	In
276	1497302088	MI	18416	Rahul	Arora	418 N Main St	Dearborn	MI	48220	6175583432	General Practitioner	In
277	1750461489	MI	18447	Breana	Gray	2385 S Huron Hwy	Ann Arbor	MI	48104	7346778700	General Practitioner	In
278	1210005058	MI	18470	Tamir	Elouafah	42448 Cherry Hill Rd Ste 100	Carleton	MI	48187	7348441000	General Practitioner	In
279	1928932307	MI	18484	Margaret	Staroscience	42801 Schoolcraft Rd	Farmington	MI	48170	7344303330	General Practitioner	In
280	1866816311	MI	18512	Rachel	Blockhausen	27641 Perimeter Ave	Livonia	MI	48152	7347448447	Endocrinologist	In
281	1265584848	MI	18557	James	Boydton	1940 E Medical Center Dr	Ann Arbor	MI	48109	7346389590	Podiatrist	In
282	1235116860	MI	18590	Maryann	Vora	8251 Grand River Rd Ste 600	Brighton	MI	48114	5179522000	Endocrinologist	In
283	1430448486	MI	18605	Lisa	Bossmann	2240 E Stadium Blvd Ste 7	Ann Arbor	MI	48104	7346730000	General Practitioner	In
284	1124201312	MI	18630	Sam	Malchaff	1857 N Carlton Center Rd	Carleton	MI	48187	7345323276	Podiatrist	In
285	1423712492	MI	18646	Tammy	Malchaff	114 N Main	Ypsilanti	MI	48182	5176241000	General Practitioner	In
286	1288402176	MI	18661	Monica	Moscatelli	116 Cedar Rd	Warren	MI	48093	7346781400	General Practitioner	Out
287	1588710273	MI	18677	Mark	Jacobs	34402 S Mill Rd	Livonia	MI	48154	7346314145	General Practitioner	In
288	1588710273	MI	18677	Mark	Jacobs	34402 N Carlton Center Rd	Carleton	MI	48187	7345071800	General Practitioner	In
289	1368953696	MI	18684	John	Smith	7141 Dexter Parkway Rd	Dexter	MI	48130	7344241718	General Practitioner	In
290	1300335956	MI	18684	Erin	Smith	487 Waterford Commerce Dr	Dexter	MI	48131	7346235000	General Practitioner	In
291	1164444039	MI	18708	Neha	Batra	13342 23 Mile Rd	Macomb	MI	48044	5862478730	General Practitioner	In
292	1872873132	MI	18720	Julia	Mal	21303 Telegraph Rd Ste 101	Englewood Farms	MI	48025	2489440302	General Practitioner	In
293	1407803446	MI	18721	William	Weymann	12461 N W	Proctor	MI	48189	7346781400	General Practitioner	In
294	1407803446	MI	18743	Amel	Batra	32880 Hayes Rd	Macomb	MI	48042	5868919272	Podiatrist	In
295	1730837688	MI	18754	Euphonia	Murillo	5870 N Lley Rd	Carleton	MI	48187	7346815455	General Practitioner	In
296	126587919	MI	18763	Tracy	Upel	6137 Riverchase Rd Ste 118	Van Buren Twp	MI	48111	7348701903	General Practitioner	In
297	1346324441	MI	18769	Sarah	Carico	8841 W Grand River Ave Ste 1	Brighton	MI	48116	8102273615	Podiatrist	In
298	187941882	MI	18784	Brent	Kolla	7225 Oak Hwy Rd Ste 100	Dexter	MI	48130	7344380000	General Practitioner	In
299	1264209044	MI	18803	Shawana	Stevens	34402 N Main Rd	Ann Arbor	MI	48103	7346494977	General Practitioner	In
300	1225214570	MI	18846	Elizabeth	Muske	2780 Packard Rd	Ypsilanti	MI	48187	734811088	Orthodontist	In
301	1194813308	MI	18847	Brian	Muske	2780 Packard Rd	Ypsilanti	MI	48187	7343403400	Endocrinologist	In
302	1952490310	MI	18860	Jeffrey	Brink	7305 E M Shaw Road Ste	Westland Lake	MI	48180	8102112288	General Practitioner	In
303	1588497186	MI	18916	Paul	Heang	42001 N Main Rd Ste 120	Norfolk	MI	48168	2489304000	General Practitioner	In
304	1258168311	MI	18923	Danilo	Heang	1788 Packard St Ste B	Ann Arbor	MI	48104	7346780100	General Practitioner	In
305	1376813101	MI	18929	Randy	Fraj	31303 W 13 Mile Rd Ste 100	Farmington Hills	MI	48334	2485303688	General Practitioner	In
306	1063461267	MI	18943	Euphonia	Kutarka	20702 W Oak Ln Play 12	Chelsea	MI	48118	7344758811	General Practitioner	In
307	1582870709	MI	19007	David	Traylor	7200 Oak Hwy Rd Ste D	Dexter	MI	48130	7344248711	General Practitioner	In
308	1258484416	MI	19073	Andrew	Schwarzwald	20110 E Main St	South Lyon	MI	48186	5176820225	General Practitioner	In
309	1427342445	MI	19081	Matthew	Lindemann	4252 S Lincoln Rd	Farm	MI	48057	8107327000	Endocrinologist	In
310	1386782021	MI	19093	Kelly	Much	4111 E Eisenhower Pkwy	Ann Arbor	MI	48108	7346751743	Podiatrist	In
311	1216162612	MI	19098	Matthew	Prosky	6880 E Grand River Ave Ste 150	Brighton	MI	48116	8102272606	Out Surgeon	In
312	1891762881	MI	19124	Kristin	Tingstam	42301 Cherry Hill Rd	Carleton	MI	48188	7348814040	General Practitioner	In
313	1134386861	MI	19175	Alvise	Arnsper	780 W Eisenhower Pkwy	Ann Arbor	MI	48103	7345302205	Endocrinologist	In
314	1881114775	MI	19178	Kristina	Palmer	3230 S Thompsonville Ave Ste 200	Lewing	MI	48113	5179340030	General Practitioner	In
315	1886839008	MI	19197	Nail	Kline	620 N East Ave	Jackson	MI	48201	8177870000	General Practitioner	In
316	1839468208	MI	19206	John	Zang-Brodie	1888 Howard Rd Ste A	East Lansing	MI	48823	5178106777	Orthodontist	In
317	1437104843	MI	19227	Paul	Nguyen	415 W Commerce Rd	Commerce Township	MI	48302	2489303388	General Practitioner	In
318	1164403008	MI	19232	Michelle	Holmes	47000 Fox Valley Rd	Farmington	MI	48170	7346494977	General Practitioner	In
319	1302317645	MI	19259	Andrew	Scriver	18181 W 12 Mile Rd Ste 1	Lafayette Village	MI	48078	2488490170	General Practitioner	In
320	1631283965	MI	19264	Tanya	Donner	156 Bowler Rd	Westland Lake	MI	48189	7344430081	General Practitioner	In
321	1471026207	MI	19244	Jeffrey	Boogren	425 W Huron St Ste 140	Millard	MI	48261	2488446555	General Practitioner	In
322	1259108192	MI	19263	Henry	Huener	101 Huron St	Tremont	MI	48286	5176242086	General Practitioner	In
323	1447037316	MI	19263	Christopher	Petro	21351 Michigan Ave	Chelsea	MI	48204	7346781400	General Practitioner	In
324	1952424434	MI	19368	Christopher	Yelin	36110 Van Dyke Rd	Warren	MI	48094	5869715525	General Practitioner	In
325	1255407029	MI	19393	Kristen	Parker	254 Wheat Rd	Tremont	MI	48283	7346781333	General Practitioner	In
326	1024449706	MI	19401	Helene	Henn	14044 Northrup Rd	Livonia	MI	48154	7344210721	General Practitioner	In
327	1744811019	MI	19402	Lucy	Brandt	1310 S Main St	Chelsea	MI	48104	7346200800	General Practitioner	In
328	1143411951	MI	19408	John	Bell	1245 E M St	Proctor	MI	48189	7346781400	General Practitioner	In
329	1750405189	MI	19408	Natalie	Gates	545 N Lafayette St	South Lyon	MI	48178	2484881730	General Practitioner	In
330	1750405189	MI	19408	Natalie	Gates	545 N Lafayette St	South Lyon	MI	48178	2484881730	General Practitioner	In
331	1255334558	MI	19520	Carla	Randolph	8841 W Grand River Ave Ste 7	Brighton	MI	48116	8102272323	General Practitioner	In
332	1842343438	MI	19535	Nicholas	Greenhaber	1119 Packard St	Ann Arbor	MI	48104	7348821113	General Practitioner	In
333	1055510211	MI	19552	Fahima	Almred	3130 E Eisenhower Pkwy Ste 200	Ann Arbor	MI	48108	7346712088	Orthodontist	In
334	1020119653	MI	19560	Charmen	Katner	3388 Spring Arbor Rd Ste 2	Jackson	MI	48203	8177871022	Podiatrist	In
335	1376750608	MI	19570	David	Schmidt	2680 Packard Rd	Ypsilanti	MI	48187	7346492200	General Practitioner	In
336	1952119563	MI	19571	Justin	Cook	2077 Science Pkwy Ste 3	Okemos	MI	48864	5175498889	General Practitioner	In
337	1268491044	MI	19574	Dea	Traylor	3028 Science Dr	Jackson	MI	48201	5176782176	General Practitioner	Out
338	1348449427	MI	19578	Courtney	Spence-Hyatt	2340 E Stadium Blvd Ste 7	Ann Arbor	MI	48104	7346730000	General Practitioner	In
339	1348449427	MI	19578	Courtney	Spence-Hyatt	2340 E Stadium Blvd Ste 7	Ann Arbor	MI	48104	7346730000	General Practitioner	In
340	1366833976	MI	19587	Brent	Watson	1910 Packard St	Ann Arbor	MI	48104	7346493700	General Practitioner	In
341	1518141086	MI	19588	David	Walsh	211 S Stadium Blvd	Ann Arbor	MI	48104	7346817102	General Practitioner	In
342	1768376884	MI	19589	Julia	Lehto	147 N Michigan St	Carleton	MI	48187	5174474111	General Practitioner	In
343	1972768117	MI	19597	Jason	Baker	2301 Temple St Ste 1	Macomb	MI	48864	5178164545	General Practitioner	In
344	1720288888	MI	19622	Di	Zhang	7305 E M Shaw Road Ste	Westland Lake	MI	48180	8102112288	General Practitioner	In
345	1584242086	MI	19663	Anna	Powell	2014 S Main St	Chelsea	MI	48103	7346242490	Podiatrist	In
346	1368412113	MI	19663	Anna	Powell	2014 S Main St	Chelsea	MI	48103	7346242490	Podiatrist	In
347	1630272721	MI	19667	Renee	Kidglick	1111 E Walnut St	Fenton	MI	48430	8105209432	General Practitioner	In
348	1968978237	MI	19668	Carl	Carmack	2715 E Grand River Ave Ste 3	Hewitt	MI	48843	5175168820	Podiatrist	In
349	1346702860	MI	19780	Stephen	Grady	21516 Proctor Rd	Adrian	MI	48207	5178586907	Out Surgeon	In
350	1134383687	MI	19817	Amey	Manuel	43020 W 12 Mile Rd	Novi	MI	48207	2484782522	Podiatrist	In
351	1376102472	MI	19834	Annalisa	Corvish	7300 Dexter Ann Arbor Rd Ste 300	Dexter	MI	48130	7344383890	General Practitioner	In
352	1871744225	MI	19841	Pragya	Pragya	1285 S Oak St Ste 25	Proctor	MI	48174	8102273615	General Practitioner	In
353	1032967093	MI	19843	David	Roberts	3213 Rochester Rd	Proctor	MI	48203	2488201830	General Practitioner	In
354	1376739920	MI	19884	Ashia	Kline	146 S Industrial Dr	Easton	MI	48176	7346443004	General Practitioner	In
355	1518121086	MI	19893	Jeffrey	Vorzi	1085 N Monroe St	Monroe	MI	48162	7342428885	General Practitioner	In
356	1588497186	MI	19904	Andrew	Vorzi	1085 N Monroe St	Monroe	MI	48162	7342428885	General Practitioner	In
357	1114168879	MI	19985	Julia	Stachurski	1128 S Lincoln Rd Ste 800	Fine	MI	48532	8107135310	Podiatrist	In
358	1952071188	MI	19987	Dana	Raffae	8841 W Grand River Ave Ste 1	Brighton	MI	48116	8102273615	Podiatrist	In
359	1020474706	MI	19999	Heaven	Swad	810 Westfield Rd	Livonia	MI	48150	7344212475	General Practitioner	In
360	1972610314	MI	19999	Christopher	Shawhan-Morrell	1085 Abbott Rd Ste 2	East Lansing	MI	48823	5175316100	General Practitioner	

397	1842515188	MI	20225	Rachel	Hicks	487 Wabash&rd Commerce Cr	Durand	MI	48131	7348235505	General Practitioner	In
397	1437572669	MI	20228	Kamath	Marriott	42055 Grand River Ave Ste 200	Novi	MI	48275	2484420450	General Practitioner	In
397	696987636	MI	20228	Elizabeth	Probst	3115 S Howell St	Plymouth	MI	48169	7348763167	General Practitioner	In
397	1245547397	MI	20244	John	Keston	520 S Church St	Brighton	MI	48116	8102268319	General Practitioner	In
397	1497814107	MI	20245	Yvonne	Kim	1303 Parkway St Ste 301	Ann Arbor	MI	48104	7348211991	Podiatrist	In
397	1588827797	MI	20250	Therese	Therese	2135 Monroe St	Detroit	MI	48124	3138116450	Chiropractor	In
397	1780959543	MI	20257	Neal	Pauli	2340 E Stadium Blvd Ste 6	Ann Arbor	MI	48104	7348043333	General Practitioner	In
397	1780959543	MI	20257	Neal	Pauli	2208 N Carlton Center Rd Ste 100a	Carleton	MI	48187	7348818540	General Practitioner	In
397	1588874144	MI	20259	Wai	Wang	805 W Eisenhower Cr Ste 105	Ann Arbor	MI	48103	7348978805	General Practitioner	In
400	1588874144	MI	20259	Wai	Wang	49 E Main St	Mass	MI	48189	7345887088	General Practitioner	In
401	167988728	MI	20262	John	Hammink	139 S Henry St	Plymouth	MI	48170	7344588886	General Practitioner	In
401	167988728	MI	20263	Andrew	Olsen	460 W Main St Ste 113	Lapeer	MI	48126	8894482629	Chiropractor	In
401	1033251457	MI	20266	Aaron	Havens	8841 W Grand River Ave Ste 1	Brighton	MI	48118	8102279115	Orthodontist	In
404	1033251457	MI	20266	Aaron	Havens	1900 S Main St	Clarkston	MI	48349	2488743210	Orthodontist	In
404	1033251457	MI	20266	Aaron	Havens	1900 S Main Street	Clarkston	MI	48349	2488743210	Orthodontist	In
406	8314140369	MI	20278	James	Albright	22914 Michigan Ave	Clarkston	MI	48124	3138935509	General Practitioner	In
407	1275848350	MI	20281	Vijayadev	Gupta	6258 Grand River Rd	Brighton	MI	48114	8102272744	General Practitioner	In
408	1114110502	MI	20350	Almasi	Dasgupta	34405 Grand River Ave	Farmington	MI	48335	2484763285	General Practitioner	In
408	1234826250	MI	20364	Larock	Larock	126 E Main St	Manchester	MI	48108	2442893233	General Practitioner	In
410	1588826959	MI	20377	Mark	Chidambaram	8178 E La Highway 223	Livonia	MI	48150	3174882020	General Practitioner	In
411	161620404	MI	20387	Bradley	Bradley	2355 W Stadium Blvd	Ann Arbor	MI	48103	7348627200	Orthodontist	In
412	1427341642	MI	20393	Jonathan	Gardner	2759 Elizabeth Lake Rd Ste 100	Waterford	MI	48326	2488814470	General Practitioner	In
413	1528512688	MI	20398	Frederickson	Frederickson	4007 Wilton Ave Cr	Wyoming	MI	48187	2486126802	General Practitioner	In
414	1022364186	MI	20403	Andrew	Oh	1120 W Huron St	Ann Arbor	MI	48103	7348620105	Prosthodontist	In
415	1871888974	MI	20404	Johnna	Miles	50530 Cherry Hill Rd	Carleton	MI	48187	7348953300	General Practitioner	In
416	1427343888	MI	20408	Somayya	Ramakrishna	6360 Jackson Rd Ste C	Ann Arbor	MI	48103	7342828206	General Practitioner	In
417	1411842481	MI	20409	Garth	Moskowitz	358 N Main St	Plymouth	MI	48176	7344331188	General Practitioner	In
418	1822386183	MI	20417	Rosalee	Juraska	3100 E Eisenhower Pkwy Ste 200	Ann Arbor	MI	48108	7348713368	Podiatrist	In
419	1033202531	MI	20437	Neha	Desai	2917 Parkway Rd	Ann Arbor	MI	48103	7348822777	General Practitioner	In
420	1735299968	MI	20449	Teag	Teag	117 S Highland St	Ann Arbor	MI	48178	7348429279	Podiatrist	In
421	1898602036	MI	20459	Douglas	Cabell	11438 Highland Rd	Hartland	MI	48353	8108125865	General Practitioner	In
422	1487965968	MI	20471	David	Vatquez	1150 Mason St	Dearborn	MI	48124	3134281005	Podiatrist	In
423	1528484439	MI	20501	Pavan	Savati	1900 Parkway Rd	Ypsilanti	MI	48197	7344572468	General Practitioner	In
424	1844191846	MI	20510	Emilio	Lopez-Perry	3796 Chandler Rd	Ann Arbor	MI	48106	7348724921	General Practitioner	In
425	1295806171	MI	20511	Kevin	Koenig	214 W Michigan Ave	Detroit	MI	48176	7348549523	Orthodontist	In
426	1770870265	MI	20581	Kenneth	Kear	5231 N Carlton Center Rd Ste 103	Carleton	MI	48187	7348198876	General Practitioner	In
427	1616141692	MI	20589	Almasi	Seyda	1488 Parkway Rd	Ypsilanti	MI	48197	7345291132	General Practitioner	In
428	186281684	MI	20594	Joseph	Chakraborty	608 W Stadium Blvd	Ann Arbor	MI	48103	7344744600	General Practitioner	In
429	1427338840	MI	20602	Adam	Fisher	7005 E Michigan Ave	Livonia	MI	48176	7348176033	Chiropractor	In
430	1366398440	MI	20628	Kristina	Casa	460 Eisenhower Cr Ste 8010	Detroit	MI	48243	1132593030	General Practitioner	In
431	1538873291	MI	20631	Krip	Kim	800 E South Ave	East City	MI	48268	3688871114	General Practitioner	In
432	1780324116	MI	20641	Douglas	Huhlig	3075 W Clark Rd Ste 209	Ypsilanti	MI	48197	7344348030	General Practitioner	In
433	1518228968	MI	20652	Ross	Reed	G-4256 S Linden Rd	Flint	MI	48607	8107138889	General Practitioner	In
434	1510238937	MI	20653	Matthew	Green	519 W Main St	Mass	MI	48189	7344351543	General Practitioner	In
435	1022186271	MI	20673	David	Miles	1108 S Main St	Clarkston	MI	48124	7344755243	Orthodontist	In
436	1022186271	MI	20672	David	Miles	11020 Highland Rd Ste 22	Hartland	MI	48353	8108325794	Orthodontist	In
437	1073267797	OH	20672	Brad	Barricklow	7135 Sylvania Ave Ste 1a	Sylvania	OH	43089	4168881115	General Practitioner	In
438	189111883	MI	20684	David	Tony-Godwin	49171 Jay Rd Unit 2	Carleton	MI	48187	7342683681	Endodontist	In
439	1437114521	MI	20686	Rafael	Hahnrich-Saade	43400 Ann Arbor Rd E Ste 202b	Plymouth	MI	48170	7344393980	General Practitioner	In
440	1888877987	MI	20702	Hong-Phu	Brown	2021 W Michigan Ave	Jackson	MI	48202	5177871086	General Practitioner	In
441	1508128489	MI	20711	Melad	Rabban	38550 Garfield Rd Ste C	Clinton Township	MI	48038	5884161444	General Practitioner	In
442	1513410281	MI	20716	Sharon	Chowdhry	7441 Dexter Parkway Rd	Dexter	MI	48139	7344241718	General Practitioner	In
443	1238412189	MI	20730	Cheng	Cheng	284 E Main St	Plymouth	MI	48170	7344310888	General Practitioner	In
444	1487907067	MI	20757	Matthew	Laurich	30520 W 12 Mile Rd	Farmington Hills	MI	48334	2488531101	General Practitioner	In
445	1912149955	MI	20768	Kiran	Ranganath	52885 Hayes Rd	Macomb	MI	48042	5888573272	Podiatrist	In
446	1848417178	MI	20776	Christopher	Moskowitz	2336 E Stadium Blvd Ste 2	Ann Arbor	MI	48104	7348722727	Endodontist	In
447	1144314188	OH	20782	Nancy	Black	3324 Sylvania Lake Blvd	Sylvania	OH	43089	4168842475	General Practitioner	In
448	1336465101	MI	20788	Daniela	Garcia	1795 W Stadium Blvd	Ann Arbor	MI	48103	7348778700	General Practitioner	In
449	1898618201	MI	20788	Angela	Harrel	14001 Orchard Rd	Orchardville	MI	48462	2488272888	General Practitioner	In
450	1033267429	MI	20803	Michael	Berman	4438 E Main St Ste 1	Plymouth	MI	48170	7344322206	General Practitioner	In
451	1286761286	MI	20809	Kristin	Kear	2074 S Main St	Ann Arbor	MI	48103	7348322880	Podiatrist	In
452	1385791246	MI	20809	Kristin	Kear	200 S Main St	Chelsea	MI	48118	7345624230	Podiatrist	In
453	1813153097	MI	20827	Jessika	Backinger	3388 Spring Arbor Rd	Jackson	MI	48203	5177825331	Orthodontist	Out
454	1388811028	MI	20831	Joni	Najjar	30793 Farmington Rd Ste 201	Farmington Hills	MI	48336	2484746025	General Practitioner	In
455	1912241563	MI	20848	Juan	Rodriguez-Villaverde	335 W Lake Lansing Rd Ste 100	East Lansing	MI	48823	5173369883	Podiatrist	In
456	1316205730	MI	20859	Yaman	Al-Hadi	42301 Cherry Hill Rd	Ann Arbor	MI	48188	7348814040	General Practitioner	In
457	1780320957	MI	20861	Rebecca	Rebecca	202 E Bagley Rd	Eastland	MI	48823	8898877719	General Practitioner	In
458	1288571423	MI	20904	Caroline	Casselman	21321 Heiser Ave	Saint Clair Shores	MI	48089	5884448111	General Practitioner	Out
459	1780803112	MI	20936	Phillip	Watkins	42301 Cherry Hill Rd	Carleton	MI	48188	7348814040	General Practitioner	In
460	1398162239	MI	20936	Lath	Alammar	2444 Parkway Rd	Ypsilanti	MI	48197	7345724426	General Practitioner	In
461	1518588886	MI	20940	Daniel	Payton	7676 N Carlton Center Rd	Carleton	MI	48197	7345949986	General Practitioner	In
462	1033261288	MI	20943	Emily	Melrose	2385 S Huron Pkwy	Ann Arbor	MI	48103	7348170250	General Practitioner	In
463	1944939997	MI	20944	Hosni	Sunkar	5887 N Lacey Rd	Carleton	MI	48187	7348617944	Podiatrist	In
464	1248672376	MI	20947	Dawn	Kumar	5258 Grand River Rd	Brighton	MI	48114	8102272744	General Practitioner	In
465	1518588886	MI	20959	Jaylene	Kim	4800 Westland Ave	Ann Arbor	MI	48108	7345289170	General Practitioner	In
466	1275814853	MI	20971	Caroline	London	22801 Alsea Rd Ste 400	Farmington Hills	MI	48334	7347512887	Endodontist	In
467	1033242426	MI	20980	Alexander	Marlow	2385 S Huron Pkwy	Ann Arbor	MI	48104	7348778700	General Practitioner	In
468	1912348447	MI	20981	Kyle	Bouhana	11478 Highland Rd	Hartland	MI	48353	8108125384	General Practitioner	In
469	1912348447	MI	20982	William	DeJury	121 North Park Dr	Farmington Hills	MI	48336	5174234505	General Practitioner	In
470	1912348447	OH	21088	Chad	O'Neil	4448 Northpark Dr Ste A	Cynthiana	MI	48129	5888121289	Chiropractor	In
471	1790111052	MI	21072	Samantha	Kipp	526 N Monroe St	Monroe	MI	48162	7342411034	General Practitioner	In
472	1790111052	MI	21072	Samantha	Kipp	526 N Monroe St	Monroe	MI	48162	7342411034	General Practitioner	In
473	1194269135	MI	21081	Yvonne	Shaw	1290 Spring Rd	Hosht	MI	48843	5174383320	General Practitioner	In
474	1452102170	MI	21098	Adam	Almasi	11471 N Michigan Ave	Clarkston	MI	48124	7345444715	General Practitioner	In
475	1407188446	MI	21098	Andrei-Cheng	Shaw	23850 North Rd Ste 200	Novi	MI	48275	2483888020	Podiatrist	In
476	1831210319	MI	21154	Hera	Kim-Bernard	10111 N University Ave	Ann Arbor	MI	48109	7349365859	Orthodontist	In
477	1384758215	MI	21174	Kristen	Gulyaev	1389 Champaign Rd	Livonia Park	MI	48146	3138988880	General Practitioner	In
478	1488480441	MI	21179	Frances	Wright	7515 Dexter Ave Ann Arbor Rd	Dexter	MI	48139	7348812921	Podiatrist	In
479	1407154546	MI	21208	Felix	Shroeder	38110 Michigan Ave	Warren	MI	48094	7345717000	General Practitioner	In
480	1888887104	MI	21209	John	Probst	120 E Main St	Bay City	MI	48708	8898885440	Podiatrist	In
481	1348448503	MI	21210	Adam	Lubarsky	26203 North Rd	Novi	MI	48274	2484769121	General Practitioner	In
482	1348448503	MI	21210	Adam	Lubarsky	26203 North Rd	Novi	MI	48276	2484769121	General Practitioner	In
483	1348448503	MI	21210	Adam	Lubarsky	44725 Grand River Ave Ste 205	Novi	MI	48275	2484769121	General Practitioner	In
484	1306758280	MI	21216	Corey	Porter	27435 Southfield Rd	Lathrup Village	MI	48076	2488520676	General Practitioner	In
485	1324524519	MI	21221	James	Kane	760 W Eisenhower Pkwy Ste 120	Ann Arbor	MI	48103	7349348039	Prosthodontist	Out
486	1073527979	MI	21231	Aaron	Huhlig	3075 W Clark Rd Ste 209	Ypsilanti	MI	48197	7344348030	General Practitioner	In
487	1093127904	MI	21235	Patric	Vanbeck	2411 Oak Valley Dr Ste 300	Ann Arbor	MI	48103	7348272273	General Practitioner	In
488	811591835	MI	21236	Whitney	Yahn	5605 Colony Dr N Ste 2	Daguerre	MI	48026	8897922001	Podiatrist	In
489	1811300130	MI	21250	Christine	Eklander	14800 Farmington Rd Ste 103	Livonia	MI	48154	7345253190	General Practitioner	In
490	1033234113	MI	21289	Baris	Voigt	2244 Ford Ave	Wyandotte	MI	48192	7345282019	General Practitioner	In
491	1719267636	MI	21271	Luciane	Castro	17465 E Michigan Ave	Green Lake	MI	48240	5174237335	General Practitioner	In

516	1386162217	MI	21856	Conroy	Cocok	600 W South St	Madison	MI	48864	517676556	General Practitioner	In
517	1029164334	MI	21847	Danesh	Robinson	7225 Dean Hwy Rd Ste 100	Detroit	MI	48210	734430930	General Practitioner	In
518	133602223	MI	21864	Adams	Decker	2120 Harrison Rd	Troy	MI	48067	734434619	General Practitioner	In
519	5138181036	MI	21859	Daniel	Blanc	22705 Odor St	Dearborn	MI	48124	313561855	General Practitioner	In
520	621446640	MI	21915	Brown	Bryson	7786 E M St	Hemlock	MI	48139	8102319630	General Practitioner	In
521	123468801	MI	21826	Nichols	Katy	40520 Tyler Rd	Van Buren Township	MI	48111	734358800	General Practitioner	In
522	1736600064	MI	21943	Latino	Reichmeyer	2110 N Ave Arthur St	Detroit	MI	48216	734434111	General Practitioner	Out
523	1414747920	MI	21844	Blanco	Bosch	2013 E Zeeb Rd Ste 105A	Ann Arbor	MI	48103	734222140	General Practitioner	In
524	1134372472	MI	21981	Li	Van	300 E Michigan Ave Ste 100	Jackson	MI	48301	517376142	Podiatrist	In
525	1025058814	MI	21988	Stephan	Waggle	22815 Michigan Ave	Detroit	MI	48124	313563446	General Practitioner	In
526	1705830397	MI	22021	Kenn	Wardlaw	4075 Stone School Rd	Ann Arbor	MI	48106	734671230	General Practitioner	In
527	1025891425	MI	22026	East	Frank	332 N Lake Lansing Rd	East Lansing	MI	48823	517237970	Chd Surgeon	In
528	1236465579	MI	22124	Pojanaka	Wakoe	107 E Washington St	Lansing	MI	48203	517447588	General Practitioner	In
529	141720461	MI	22146	Kelly	Cherna	450 E Wagner Rd	Ann Arbor	MI	48103	734688420	General Practitioner	In
530	1241921989	MI	22161	Molly	Dzyle	1150 Mason St	Detroit	MI	48124	313491005	Podiatrist	In
531	128264703	MI	22185	Zalinski	Alvialto	476 Second Rd Ste A	Monroe	MI	47162	734241611	General Practitioner	In
532	1385174753	MI	22257	Ortizstein	Kelby	618 W Lake Lansing Rd	East Lansing	MI	48823	517333055	General Practitioner	In
533	138686860	MI	22210	Kayle	Myers	625 E Main St	Pinehury	MI	48169	734878619	General Practitioner	In
534	134646423	MI	22213	Talia	Raeht	1309 S Main St	Chelsea	MI	48118	734475344	General Practitioner	In
535	1851826469	MI	22222	Vannessa	Oronokang	19162 Grand River Rd Ste 104	Brighton	MI	48116	8102273136	General Practitioner	In
536	1730604117	MI	22258	Naesser	Farah	36400 S Mile Rd	Livonia	MI	48154	7345014145	General Practitioner	In
537	1811123826	MI	22286	Samuel	Cohen	36444 Warner Rd	Westland	MI	48185	734261850	General Practitioner	In
538	1232699736	MI	22291	Karin	Lalita	6555 John F Rd	Troy	MI	48065	734682200	General Practitioner	In
539	1977373036	MI	22350	Suzanne	Fisher	25880 Pontiac Tr	South Lyon	MI	48176	2484407050	General Practitioner	In
540	146770524	MI	22362	Anne	Holman	42301 Cherry Hill Rd	Canton	MI	48108	7346014040	General Practitioner	Out
541	912438508	MI	22359	Alison	Tsang	20750 W Oak Ln Hwy 12	Chelsea	MI	48116	734475811	General Practitioner	In
542	1246919461	MI	22363	Daphne	Shaw	1 Westchester Ave Ste 402S	Detroit	MI	48224	734637600	General Practitioner	In
543	1144873332	MI	22375	James	Frankel	4208 E Grand River Ave	Novato	MI	48843	8102271059	Ophthalmologist	In
544	1700305308	MI	22384	Boudley	Zurita	876 Stewart Rd Ste D	Monroe	MI	48162	734241855	General Practitioner	In
545	1184712267	OH	22400	Justine	Clark	3468 N High St	Columbus	OH	43214	6142684460	General Practitioner	In
546	1114431961	MI	22426	Kamille	Brown	18600 W 1 Mile Rd Ste 101	Southfield	MI	48076	2484328916	Podiatrist	In
547	1474744206	MI	22443	David	Farr	2321 Jackson Rd	Ann Arbor	MI	48106	7342100971	Chd Surgeon	In
548	1013420462	MI	22458	Benson	Byles	1795 W Stadium Blvd	Ann Arbor	MI	48103	734677870	General Practitioner	In
549	1313420462	MI	22458	Benson	Byles	2385 S Huron Pkwy	Ann Arbor	MI	48104	734677870	General Practitioner	In
550	126444903	MI	22464	Rafal	Hamnath	17600 E Mile Rd Ste 430	Livonia	MI	48152	7345014174	General Practitioner	In
551	1365442490	MI	22469	Craig	Shaw	546 N Lafayette St	South Lyon	MI	48178	2484817700	General Practitioner	In
552	1780180117	MI	22536	Bobby	Khan	2715 Packard St Ste B	Ann Arbor	MI	48108	734676700	General Practitioner	In
553	1306370407	MI	22541	Hana	Yozof	5425 Whitaker Rd	Troy	MI	48107	7344600333	General Practitioner	In
554	1760824362	MI	22545	Riley	Schaff	2411 Oak Valley Dr Ste 600	Ann Arbor	MI	48103	747011122	General Practitioner	Out
555	1324630300	MI	22553	Naghi	Nguyen	605 Southfield Dr Ste 170	Southfield	MI	48034	7346428611	Podiatrist	In
556	1002066600	MI	22559	Lindsay	Joehart	6067 Wilson Ave Ste	Wyoming	MI	48076	6165346602	General Practitioner	In
557	1740726056	MI	22573	Colleen	Allen	165 S Industrial Dr	Bainbridge	MI	48178	7344260744	General Practitioner	In
558	1736672668	MI	22575	Shirley	Nerdia	7610 W Eisenhower Pkwy Ste 310	Ann Arbor	MI	48103	734690996	General Practitioner	In
559	1576281274	MI	22576	Andreana	Karamkouska	2775 E Grand River Ave Ste 1	Novato	MI	48843	5175463440	General Practitioner	In
560	1689471107	MI	22578	Joseph	Kiewitshy	1110 Henry St	Ann Arbor	MI	48104	734673320	General Practitioner	In
561	1026602619	MI	22586	Colin	Wong	2600 W Newman Rd	Westland	MI	48186	734673319	General Practitioner	In
562	626669690	MI	22615	David	Ranscott	37198 Ten Mile Rd	South Lyon	MI	48176	2484371639	General Practitioner	In
563	1518488330	MI	22637	Ryan	Rosemonte	2775 E Grand River Ave Ste 1	Novato	MI	48843	5175463440	General Practitioner	In
564	1611394166	MI	22639	Nicholas	Rosa	2600 W Russell Rd	Troy	MI	48066	5174321176	General Practitioner	In
565	1088801193	MI	22671	David	Shaw	2345 E Grand River Ave	Ann Arbor	MI	48107	7346772106	General Practitioner	In
566	1295221778	MI	22673	Maureen	Cannon	8400 Allen Rd	Allen Park	MI	48101	313508846	General Practitioner	In
567	1295221778	MI	22673	Maureen	Cannon	1946 N Macomb St	Monroe	MI	48162	734242424	General Practitioner	In
568	146493368	MI	22677	Rose	Kelly	2358 Gamma Business Park Dr	Brighton	MI	48114	8102274111	General Practitioner	In
569	1236028744	MI	22703	Houda	Ghesawant	111 N Huron St	Troy	MI	48107	7344694250	General Practitioner	In
570	1467148078	MI	22704	Tamir	Patel	1250 Byron Rd	Novato	MI	48843	5175463339	General Practitioner	In
571	1256963106	MI	22763	Jason	Shawel	36400 S Mile Rd	Livonia	MI	48154	7345014145	Ophthalmologist	In
572	1256963106	MI	22763	Jason	Shawel	36400 S Mile Rd	Novato	MI	48843	7345014145	Ophthalmologist	In
573	1386011203	MI	22765	John	Vinckler	44110 W 12 Mile Rd Ste 200	Novi	MI	48067	2483060330	General Practitioner	In
574	1603384719	MI	22792	Cherney	Rakas	546 N Lafayette St	South Lyon	MI	48178	2484861730	General Practitioner	In
575	1306913286	MI	22820	Joseph	Thuyt	584 S Main St	Plymouth	MI	48170	734433588	General Practitioner	In
576	1762128237	MI	22823	Joseph	Thuyt	2517 Jackson Ave	Ann Arbor	MI	48103	7346822777	Podiatrist	In
577	1588514749	OH	22853	Ashley	Pachia	18880 Adams Rd	Sylvania	OH	43089	4198827187	Podiatrist	In
578	1528032462	MI	22884	Nello	Talbot	22914 Michigan Ave	Detroit	MI	48124	3135655507	General Practitioner	In
579	1306331202	MI	22937	Elise	Daly	2391 E Stadium Blvd	Ann Arbor	MI	48104	7346718400	General Practitioner	In
580	1518478916	MI	22943	Colleen	Brinkmeyer	4624 E Main St	Troy	MI	48066	5174371906	Podiatrist	In
581	168861346	OH	22954	Karen	Wong	3038 W Spangly Ave	Troy	OH	43673	4194740739	Podiatrist	In
582	1780207039	MI	22968	Leann	Howell	1635 E Michigan Ave Ste E	Bainbridge	MI	48178	7346449059	Ophthalmologist	In
583	1621229607	OH	23066	Kristina	Shumake	5850 Wackerly Rd	Whitehouse	OH	43071	4198775424	General Practitioner	In
584	1414609116	MI	23146	Stephen	Elmshel	2517 Jackson Ave	Ann Arbor	MI	48103	7346822777	General Practitioner	In
585	1586424813	MI	23168	David	Elmshel	2715 Packard St Ste B	Ann Arbor	MI	48107	734676700	General Practitioner	In
586	1275126884	MI	23176	Shawna	Elmshel	3308 Auburn Rd	Ann Arbor	MI	48108	248652522	General Practitioner	In
587	1275126884	MI	23176	Shawna	Elmshel	21580 Nour Rd Ste 100	Novi	MI	48075	2484947860	General Practitioner	In
588	1725947118	MI	23188	Jonathan	Zelazny	121 South St	Chelsea	MI	48118	7344769600	General Practitioner	In
589	1881205866	MI	23206	Joseph	Elmshel	17860 W Stadium Blvd	Ann Arbor	MI	48103	734677870	General Practitioner	In
590	1881205866	MI	23206	Joseph	Elmshel	2385 S Huron Pkwy	Ann Arbor	MI	48104	734677870	General Practitioner	In
591	1144473992	OH	23306	Bobby	Greenwood	5860 Adams Rd	Sylvania	OH	43089	4198827187	Podiatrist	In
592	134117627	MI	23404	Richard	Shumake	5850 Wackerly Rd	Whitehouse	OH	43071	4198775424	General Practitioner	In
593	1467148078	OH	23446	Richard	Shumake	5850 Wackerly Rd	Troy	OH	43087	4194734900	General Practitioner	In
594	1346867132	OH	26225	Ashley	Billinge	3634 Fossil Rd	Chillicothe	OH	43071	4198770362	General Practitioner	In
595	1575965460	OH	27182	Hannah	Keller	5850 Wackerly Rd	Whitehouse	OH	43071	4198775424	General Practitioner	In
596	1586956240	MI	27688	Iman	Zahed	4399 Woodward Dr Ste 100	Macomb	MI	48057	4198820221	General Practitioner	In
597	1164126221	MI	27862	Michael	Keller	4399 Woodward Dr Ste 100	Macomb	MI	48057	4198820221	General Practitioner	In
598	1104295030	MI	431	Andie	Valentini	1011 N University Ave	Ann Arbor	MI	48109	734636560	General Practitioner	In
599	183138262	MI	477	Romana	Nahali	1011 N University Ave	Ann Arbor	MI	48109	734636560	General Practitioner	In
600	1699191507	WI	6001028	John	Schwartz	2144 Larkin St	Tomah	WI	54680	6085732306	General Practitioner	In
601	1212158926	MI	6001122	Michael	Coughlin	21700 Grand River Ave	Farmington	MI	48139	7346817050	General Practitioner	In
602	1606439676	MI	6001166	Logan	Mason	21800 Pontiac Tr Ste 100	Novato	MI	48176	2484378300	General Practitioner	In
603	131608769	MI	600130	Drew	Naess	5867 N Lacey Rd	Canton	MI	48167	7346671644	Podiatrist	In
604	174142636	MI	600132	Karin	Madsen	165 N Canton Center Rd	Canton	MI	48167	734641330	General Practitioner	In
605	174687776	MI	600144	Alison	Wong	15520 W 1 Mile Rd Ste 190	Farmington Hills	MI	48131	688638441	General Practitioner	In
606	1003560430	MI	600160	Shirley	Shaffer	3737 N Ardian Hwy	Ann Arbor	MI	48221	5172856502	General Practitioner	In
607	1093360436	MI	600166	Shirley	Shaffer	3737 N Ardian Hwy	Ann Arbor	MI	48221	5172856502	General Practitioner	In
608	1205058812	MI	600163	Karen	Dalman	6067 Wilson Ave Ste	Wyoming	MI	48076	6165346602	General Practitioner	In
609	172603696	MI	600166	Michael	Schaff	20750 W Oak Ln Hwy 12	Chelsea	MI	48116	734475811	General Practitioner	In
610	1242194960	MI	600169	Eric	Alvarado	1150 Mason St	Detroit	MI	48124	734222140	General Practitioner	In
611	1696421969	MI	600172	Danawan	Dawson	6088 N Canton Center Rd	Canton	MI	48167	734432040	General Practitioner	In
612	1770542337	MI	600183	Matthew	Stone	2613 Plymouth Rd	Ann Arbor	MI	48105	7346217676	General Practitioner	In
613	1447494903	MI	600186	Harman	Berry	24800 Eureka Rd	Troy	MI	48066	7346822777	General Practitioner	In
614	1146346719	MI	600191	Archie	Frankel	1101 N Ann Arbor St	Livonia	MI	48156	734430250	General Practitioner	In
615	1316030326	MI	600200	Michael	Stable	1250 Byron Rd	Novato	MI	48843	5175463339	General Practitioner	In
616	1383134468	MI	600248	Brandon	Wong	16700 Putnam Rd	Taylor	MI	48180	3138881100	General Practitioner	In
617	184174832	MI	600271	Eyle	Diseno	7305 E 16 Mile Road Ste	Whitefish Lake	MI	48169	81023		

654	1402438517	MI	600873	Jeanine	Sevi	57190 Yamhill Rd		South Lyon	MI	48176	2484271010	General Practitioner	In
655	151813817	MI	600886	Tasmeen	Subashkhan	1820 Whitaker Rd		Ypsilanti	MI	48197	7344833650	General Practitioner	In
656	672137173	MI	600919	Wahneen	Wheeler	123 South St		Chelsea	MI	48118	7344758950	General Practitioner	In
657	6713586825	MI	600922	Krista	Miller	9134 Middlebrook Rd		Livonia	MI	48155	7344840774	General Practitioner	In
658	6943886658	MI	600929	Christine	Kueper	123 South St		Chelsea	MI	48118	7344765800	General Practitioner	In
659	6950356313	MI	600931	Alison	Alshabi	434 N Center St		Northville	MI	48167	2483464111	General Practitioner	In
660	6950934944	MI	600934	Katherine	Librethorne	429 E Lundy St Ste 202		Ann Arbor	MI	48106	7346008112	General Practitioner	In
661	6713474954	MI	600936	Audrey	Anderson	1420 Whitaker Rd		Ypsilanti	MI	48197	7344830033	General Practitioner	In
662	619835442	MI	600938	Jordan	Farah	33333 W 12 Mile Rd Ste 105		Farmington Hills	MI	48331	6888338441	General Practitioner	In
663	6386312863	MI	600946	Kocinski	Kocinski	1025 W Harrison Rd		Detroit	MI	48203	5176988864	General Practitioner	In
664	6942272389	MI	600964	Anna	Martin	24 Park Loop Westing Dr		Ann Arbor	MI	48105	7346024022	General Practitioner	In
665	6982272389	MI	600964	Anna	Wangbergel	24 Park Loop Westing Dr		Ann Arbor	MI	48105	7346024022	General Practitioner	In
666	147748411	MI	600971	Louisa	Monahan	820 Byron Rd Ste 305		Howell	MI	48843	5175462240	General Practitioner	In
667	158892856	MI	600988	Emelgisa	Tai	801 N Oak Woodland Ave Ste 201		Birmingham	MI	48009	2488460442	General Practitioner	In
668	1705959697	MI	601015	Loree	Melton	2074 S Main St		Ann Arbor	MI	48103	7346032400	Podiatrist	In
669	1705959697	MI	601013	Loree	Melton	200 S Main St		Chelsea	MI	48118	7346024330	Podiatrist	In
670	6938624464	MI	601028	Maria	Al-Jumail	1857 N Carlton Center Rd		Carleton	MI	48187	7343382720	Podiatrist	In
671	588624325	MI	601037	Hanan	Al-Yousaf	1871 West Lo Hwy 12 Land B		Carleton	MI	48226	5174969972	Podiatrist	In
672	1245823238	MI	601081	Caroline	El-Hadi	27420 Southfield Rd		Lathrup Village	MI	48027	2488320278	General Practitioner	In
673	1245823238	MI	601113	Hanarah	Chardadineh	9115 Telegraph Rd		Taylor	MI	48180	3130881788	General Practitioner	In
674	686047363	MI	601117	Tammy	Vu	43020 W 12 Mile Rd		Novi	MI	48197	2484783232	Podiatrist	In
675	1245823238	MI	601126	Andrea	Kokotak	4880 Washington Ave Ste D		Ann Arbor	MI	48108	7346099959	Podiatrist	In
676	1619849100	MI	601157	Radja	Jadhav	2800 Union Lake Rd Ste 216		Commerce Township	MI	48362	2483635445	Endocrinologist	In
677	1194633865	MI	601181	Prasanth	Sidhu	27676 Cherry Hill Rd Ste 310		Garden City	MI	48135	7344272880	General Practitioner	In
678	6943655526	MI	601215	Madison	Fardin	2308 Haggerty Rd Ste 1180		West Bloomfield	MI	48093	2488880022	Podiatrist	In
679	1114863969	MI	601242	Christen	Storck	12796 N Main Rd		South Lyon	MI	48176	2484378188	General Practitioner	In
680	1225816788	MI	601247	Hafsa	Affandi	315 E Eisenhower Pkwy Ste 220		Ann Arbor	MI	48108	4847658465	Endocrinologist	In
681	1225816788	MI	601247	Hafsa	Affandi	315 E Eisenhower Pkwy Ste 220		Ann Arbor	MI	48108	7347813188	Endocrinologist	In
682	1785151149	MI	601269	Michael	Reich	1787 N Austin Hwy		Ann Arbor	MI	48103	7346032400	General Practitioner	In
683	6811213853	MI	601289	Michael	Buhs	123 South St		Chelsea	MI	48118	7344765800	General Practitioner	In
684	697020659	MI	601275	Carrie	Lee	2280 E Stadium Blvd Ste 14		Ann Arbor	MI	48104	7346770793	General Practitioner	In
685	697020659	MI	601275	Carrie	Lee	50530 Cherry Hill Rd		Carleton	MI	48187	7344693300	General Practitioner	In
686	1246182146	MI	601304	Paul	Anderson	2107 Leland Rd		Midland	MI	48643	2486262222	General Practitioner	In
687	138818622	MI	601317	Jiah	Shen	12758 N 12 Mile Rd		South Lyon	MI	48179	2484378188	General Practitioner	In
688	588365465	MI	601330	Darren	Dawkins	8135 Grand River Rd		Brighton	MI	48114	8102345600	General Practitioner	In
689	123869553	MI	601342	Taylor	Chick	1030 Plymouth Rd Ste 104		Ann Arbor	MI	48105	7346095515	General Practitioner	In
690	1235869593	MI	601342	Taylor	Chick	7300 Dexter Ann Arbor Rd Ste 300		Dexter	MI	48130	7344288380	General Practitioner	In
691	1477202468	MI	601346	Heidi	Cohen	36444 Warren Rd		Westland	MI	48186	7346201660	General Practitioner	In
692	623247599	MI	601357	Hanan	Assad	19181 W 12 Mile Rd Ste 1		Lathrup Village	MI	48026	2488460310	General Practitioner	In
693	697223446	MI	601386	Wendy	Wendel	22772 Eureka Pkwy Ste 3		Chelsea	MI	48118	5174969959	General Practitioner	In
694	6817311112	MI	601388	Cherie	Lehto	1885 John W Rd		Troy	MI	48065	2488263051	General Practitioner	In
695	5953063416	MI	601383	Louise	Budro	6258 Grand River Rd		Brighton	MI	48114	8102272744	General Practitioner	In
696	1770214132	MI	601398	Haley	Lawrence	7300 Dexter Ann Arbor Rd Ste 300		Dexter	MI	48130	7344288380	General Practitioner	In
697	1770214132	MI	601398	Haley	Lawrence	7300 Dexter Ann Arbor Rd Ste 300		Dexter	MI	48130	7344288380	General Practitioner	In
698	1477282259	MI	601397	Raeen	Bazil	25850 Eureka Rd		Taylor	MI	48180	7346023888	General Practitioner	In
699	626709088	MI	601401	Jay	Waywade	132 Cole Rd		Monroe	MI	48162	7342427120	General Practitioner	In
700	128154242	MI	601416	Alvin	Fahar	1420 Whitaker Rd		Ypsilanti	MI	48197	7344830033	General Practitioner	In
701	1022738839	MI	601419	Christina	Expinoche	37623 Ann Arbor Rd		Livonia	MI	48150	7344840774	General Practitioner	In
702	811825611	MI	601426	Gracia	Dahl	820 Byron Rd Ste 305		Howell	MI	48843	5175462240	General Practitioner	In
703	1258812261	MI	601465	Hanan	Hadi	43020 W 12 Mile Rd		Novi	MI	48197	2484783232	Podiatrist	In
704	548820444	MI	601461	Shah	Shah	58850 W 12 Mile Rd Ste 300		Novi	MI	48207	5488422268	General Practitioner	In
705	1184380775	MI	601468	Leah	Jacobs	24101 Granger Mack Ave		Saint Clair Shores	MI	48080	5887742600	General Practitioner	In
706	1063148677	MI	601479	Marwan	Hanna	26302 Desperado Rd		Warren	MI	48092	5885742620	General Practitioner	In
707	1386029530	MI	601482	Zachary	Bennett	2074 S Main St		Ann Arbor	MI	48103	7346032400	Podiatrist	In
708	1982158620	MI	601493	Matthew	Bryson	41014 Yuba Rd Ste B		Northville	MI	48162	2483470707	General Practitioner	In
709	1982158620	MI	601493	Matthew	Bryson	2779 E Grand River Ave Ste 1		Howell	MI	48843	5175463440	General Practitioner	In
710		MI	601505	Fareed	Tamim	27676 Cherry Hill Rd Ste 201		Garden City	MI	48135	7344272880	General Practitioner	In
711	1830817772	MI	601529	Monica	Patel	311 Bowen Rd		Monroe	MI	48162	7342411144	General Practitioner	In
712	1275030775	MI	601543	Neil	Thomas	7225 Dan Hwy Rd Ste 200		Dexter	MI	48130	7343884040	Oral Surgeon	In
713	1275030775	MI	601543	Neil	Thomas	41048 Ann Arbor Rd E		Plymouth	MI	48170	7344593526	Oral Surgeon	In
714	7147496921	MI	601562	Muhammad	Saleh	42428 E Lundy St Ste 100		Birmingham	MI	48009	2488100800	Podiatrist	In
715	1292348455	MI	601565	Leah	Kou	42211 W Placem Dr		Flushing	MI	48433	8102307000	General Practitioner	In
716	192046455	MI	601572	Fabian Andrew	Rodriguez Hodge	6075 W Maple Rd Ste 120		West Bloomfield	MI	48092	2486306050	Endocrinologist	In
717	1407588344	MI	601612	Mazen	Aly	4880 Washington Ave Ste D		Ann Arbor	MI	48108	7346099959	General Practitioner	In
718	1250288975	MI	601658	Ali	Iskhan	3085 W Russell Rd		Tecumseh	MI	48226	5174232135	General Practitioner	In
719	1706477138	MI	601661	Thomas	Thomson	234 West Rd		Troy	MI	48065	7346113100	General Practitioner	In
720	6762727207	MI	601680	Swati	Ellsworth	5425 Whitaker Rd		Ypsilanti	MI	48197	7344830033	General Practitioner	In
721	1780273717	MI	601683	Basma	Berry	24521 Ford Rd		Dearborn	MI	48128	3132788333	General Practitioner	In
722	1444123102	MI	601684	Hanan	Hacham	22701 Ann Arbor Trl		Dearborn Heights	MI	48127	3132744422	General Practitioner	In
723	1194458838	MI	601698	Michelle	Therment	43426 W 12 Mile Rd Ste 201		Novi	MI	48207	1488381316	General Practitioner	In
724	1477244468	MI	601711	Farah	Gatger	20703 Farmington Rd Ste 201		Farmington Hills	MI	48336	2484744600	General Practitioner	In
725	5188891876	MI	601748	Rachel	Mogus	1388 W Lundy St		Fenton	MI	48420	8106208051	General Practitioner	In
726	120522841	MI	601759	Chloe	Farago	6840 Haggerty Rd		New Haven Township	MI	48151	7346074400	General Practitioner	In
727	120522841	MI	601759	Chloe	Farago	6840 Haggerty Rd		Van Buren Twp	MI	48111	7346074400	General Practitioner	In
728	1910546622	MI	601772	Zain	Adar	3085 W Russell Rd		Tecumseh	MI	48226	5174232135	General Practitioner	In
729	1810584622	MI	601772	Zain	Adar	3085 W Russell Rd		Tecumseh	MI	48226	5174232135	General Practitioner	Out
730	126852241	MI	601783	Marali	Patel	19181 W 12 Mile Rd Ste 1		Lathrup Village	MI	48026	2488460310	General Practitioner	In
731	1088469282	MI	601796	Rita	Benjamin	27283 W Warren St		Dearborn Heights	MI	48127	3132744600	General Practitioner	In
732	1096428938	MI	601802	Souhail	Bhatia	21157 Michigan Ave		Dearborn	MI	48124	3138555588	General Practitioner	In
733	695058685	MI	601804	Michael	Fahad	416 E Grand River Ave		Howell	MI	48843	5175463180	General Practitioner	In
734	626709088	MI	601831	Leah	Galeffi	126 S Main St		Monroe	MI	48162	7344272120	General Practitioner	In
735	1164517341	MI	601839	Nadia Devi	Cap	3085 W Russell Rd		Livonia	MI	48154	7344830033	General Practitioner	In
736	161808873	MI	601842	Joseph	Szylla	42301 Cherry Hill Rd		Carleton	MI	48188	7346014040	General Practitioner	In
737	181808873	MI	601842	Joseph	Szylla	42301 Cherry Hill Rd		Carleton	MI	48188	7346014040	General Practitioner	Out
738	1782218007	MI	601858	Samantha	Scieszalsky	221 N Lytle St		Ann Arbor	MI	48104	7346020035	General Practitioner	In
739	102241620	MI	601870	Samantha	Caplan	2108 S Main St		Ann Arbor	MI	48104	7346073919	General Practitioner	In
740	6311800772	MI	601873	Chyi	Dinh	12855 Hayes Rd		Macomb	MI	48042	6885927272	Podiatrist	In
741	1780369117	MI	601894	Neema	Hirodakh	6465 N Carlton Center Rd		Carleton	MI	48187	7342071800	General Practitioner	In
742	6715283883	MI	601896	Natalie	El-Dakh	415 W Commerce Rd		Commerce Township	MI	48362	2486355888	General Practitioner	In
743	1341400075	MI	601941	Nida	Ashraf	31100 E Eisenhower Pkwy Ste 200		Ann Arbor	MI	48108	7349713368	Podiatrist	In
744	1740056447	MI	601985	Maria	Eaton	3785 Carpenter Rd		Ypsilanti	MI	48197	7342724527	General Practitioner	In
745	1023841135	MI	601971	Kalimat	Rana	27676 Cherry Hill Rd Ste 201		Garden City	MI	48135	7344272880	General Practitioner	In
746	648808486	MI	601987	Hanan	Khosa	5870 N Lundy Rd		Carleton	MI	48187	7346015455	General Practitioner	In
747	1487465386	MI	602027	Leah	Becker	2220 S Huron Pkwy		Ann Arbor	MI	48104	7347613829	General Practitioner	In
748	158091819	MI	602044	Austin	Tweat	4205 Spring Arbor Rd		Jackson	MI	48201	5177873367	General Practitioner	In
749	676101646	MI	602061	Isma	Colby	7110 Varsity Rd		Garden City	MI	48135	7345203440	General Practitioner	In
750	1194501883	MI	602106	Shah	Colby	1280 Plymouth Rd Ste 202		Ann Arbor	MI	48105	7347817880		

Report Options Requested	
FileName: PROVIDER_LISTING_FOR_EXTERNAL_DISTRIBUTION_FILE_2_KCVBQC14.XLS	
Requestor: SHARKNESS	
Report Run Date: 04/28/2025	
Report Date Range: 04/01/2024 To 03/31/2025	
Carrier(s): DDPMI	
Client(s): 7600	
REPORT USES:	
Disruption Analysis	
Other Provider Information	



P.O. Box 30416
Lansing, MI 48909-7916

<https://www.DeltaDentalMI.com>

September 28, 2023

Becky McLaughlan
Marsh & McLennan Agency, LLC
755 W Big Beaver Rd Ste 2300
Troy, MI 48084-4907

Dear Becky McLaughlan,

Thank you for your continued support of Delta Dental. We value our relationship with you and your clients, and we appreciate your business. Please find enclosed a copy of the contract effective January 1, 2024 between Delta Dental and City of Ann Arbor, Client Number 7600-0001, 0002, 0003, etc.

Please review this contract with your client and return the signed contract to Delta Dental at your earliest convenience. If you have any questions or concerns, please contact me at (248) 489-2214. The signed contract may be sent to my attention at:

Delta Dental
Attn: Susan M Harkness
P.O. Box 9085
Farmington Hills, MI 48333-9085

If we are not in receipt of the signed contract by the effective date, we will consider remittance of payment as acceptance of the contract, and we will begin administering the client's dental benefits accordingly. By permitting us to do so, your client accepts the terms of this contract in full and agrees that this contract is binding, even if you do not return a signed copy of the contract to us.

Again, thank you for your business. We look forward to providing your client with the best dental benefits programs and services available.

Sincerely,

A handwritten signature in black ink that reads 'Susan M. Harkness'.

Susan M Harkness
Senior Account Manager

CC: Ms. Debra Buckson



P.O. Box 30416
Lansing, MI 48909-7916

Ms. Debra Buckson
Chief HR & Labor Relations Officer
City of Ann Arbor
301 E Huron St Fl 6
PO Box 8647
Ann Arbor, MI 48104-1908



Delta Dental Service Contract For City of Ann Arbor

This Service Contract ("Contract") is entered into by and between City of Ann Arbor (the "Contractor") and Delta Dental Plan of Michigan, Inc., a Michigan non-profit corporation ("Delta Dental"). Delta Dental agrees to perform claims administration services for the Contractor's self-funded dental benefit plan. Contractor and Delta Dental may be singularly referred to herein as "Party" and collectively referred to herein as the "Parties". This is a legally binding contract between the Contractor and Delta Dental and is effective on January 1, 2024, the ("Effective Date").

Section I. Declarations

The benefits available are as set forth in this Contract. Delta Dental's liability is limited to the benefits stated herein; subject to all the terms of this Contract having reference thereto. This Declarations Section and the Summary of Dental Plan Benefits supersedes any contrary provision contained in subsequent sections of this Contract.

- A. Effective Date:** 12:01 A.M. Standard Time, January 1, 2024
- B. First Renewal Date:** January 1, 2027
- C. Group Number:** 7600-0001, 0002, 0003, 0004, 0005, 0006, 0008, 0009, 0030
- D. Rate(s):**
See Addendum

FOR THE CITY OF ANN ARBOR

DocuSigned by:
By Christopher Taylor
9E354955DB164DA... 12/20/2023
Christopher Taylor, Mayor

DocuSigned by:
By Jacqueline Beaudry
5CFB24F59BD641E... 12/20/2023
Jacqueline Beaudry, City Clerk

Approved as to substance:

DocuSigned by:
By Milton Dohoney Jr.
82ABAD5BD386491... 12/19/2023
Milton Dohoney Jr., City Administrator

DELTA DENTAL PLAN OF MICHIGAN, INC.

BY: [Signature]
President and CEO

DATE: September 28, 2023

Approved as to form and content

DocuSigned by:
By Atleen Kaur
627306898F804DD... 12/19/2023
Atleen Kaur, City Attorney

ADDENDUM

City of Ann Arbor
7600-0001, 0002, 0003, 0004, 0005, 0006, 0008, 0009, 0030
January 1, 2024

D. Rate(s):

Administrative Service Fee: Composite - \$6.83 per month per Enrollee for the 2024, 2025, 2026 Contracts.

This rate is contingent upon 100% enrollment of the eligible Enrollee of the defined group and their Dependents. In addition to the Administrative Service Fee, Delta Dental shall invoice Contractor for Cost of Claims for the preceding month on the first (1st) of each month. Payment shall be due on or before the twentieth (20th) of that month. Rates do not include any applicable claims taxes.

We have also reviewed the amount of your deposit held in the account established for payment of claims. We have concluded that your current prefund of \$51,000 is sufficient for your projected claims payments. Adjustment of your deposit is not required.

SECTION II - DEFINITIONS

The following words and terms have the following meanings unless the context or use clearly indicates another meaning or intent. Capitalized words and terms not defined below are defined in the Certificate.

ADMINISTRATIVE SERVICE FEE means the fee charged by Delta Dental for the administrative services performed under this Contract.

BENEFIT MANAGER TOOLKIT means Delta Dental's online portal used for eligibility updates and Dental Plan information.

COBRA means the Consolidated Omnibus Budget Reconciliation Act of 1985, as amended.

CONTRACT means this document, including the Certificate and applicable Summary(ies) of Dental Plan Benefits (the terms of which are incorporated herein), the materials submitted by the Contractor in applying for coverage, and, if applicable, any appendices, supplements, riders, successor agreements, renewal letters, or renewals now or hereafter issued or executed.

COST OF CLAIMS means the total amount of Claims payments made by Delta Dental for Covered Services for which the Contractor must reimburse Delta Dental.

ERISA means the Employee Retirement Income Security Act of 1974, as amended.

LICENSE means a limited, non-transferable, non-exclusive, non-sublicensable, temporary license granted to Contractor by Delta Dental to access and use Delta Dental's web portals.

SECTION III - FIDUCIARY RESPONSIBILITY

Delta Dental will serve as the claims fiduciary for the Dental Plan. Delta Dental shall at all times act in the best interests of Contractor in a manner that is in accordance with the terms and conditions of the Dental Plan and all applicable law. Delta Dental will employ its expertise, knowledge and experience in performing claims administration and related services. Delta Dental will perform its obligations under this Contract with the skill, care, prudence and diligence under the circumstances then prevailing that a prudent claims fiduciary acting in a like capacity and familiar with like matters would use in the conduct of an enterprise of like character with like aims, and will perform all of its duties as a claims fiduciary with integrity and fidelity and in a truthful, accurate and honest manner. In the event final claims determinations are made by any other entity, Delta Dental shall not be a fiduciary with respect to such determinations. Furthermore, to the extent that Delta Dental is deemed to possess any plan assets of the Dental Plan, Delta Dental will be a fiduciary with respect to such assets to the extent that Delta Dental exercises discretion and control over such assets. Except as otherwise stated herein, Delta Dental shall not have any further discretionary authority or control respecting the management of the Dental Plan or the Dental Plan's assets, if any, and the Contractor retains all responsibility and authority, including all other fiduciary responsibilities for operation of the Dental Plan.

SECTION IV - ELIGIBILITY AND ENROLLMENT

- A. Contractor shall have sole responsibility for determining the eligibility of, and shall manage the enrollment, disenrollment, and contribution obligations of all Members.
- B. As a condition of enrollment, the Contractor shall require all Members to provide Delta Dental with all information needed to process claims and administer Benefits. Such information may include, but not be limited to, the Member's dental records. In the event a Member fails and/or refuses to provide Delta Dental with requested information, Delta Dental may place the Member's coverage on hold.
- C. Contractor shall provide Delta Dental with an initial eligibility upload of all Members. Such eligibility upload shall be in a form and format acceptable to Delta Dental. Thereafter, Contractor shall provide Delta Dental with eligibility updates on an as needed basis, which in no event shall be less than monthly. Contractor shall promptly respond to any requests for information made by Delta Dental concerning the eligibility of a Member.
- D. Contractor shall be solely responsible for the accuracy and delivery of all eligibility information submitted to Delta Dental. Delta Dental shall not be liable for any losses or damages resulting from eligibility information provided by Contractor and/or any other third party.
- E. Unless otherwise stated in the Declarations Section of this Contract, no retroactive eligibility updates will be accepted for an effective date more than six months from the date of notification. If the Contractor requests that an Enrollee's eligibility be terminated retroactively and a claim was incurred for that Enrollee or that Enrollee's Dependent after the requested termination date, the Enrollee's eligibility will continue until the end of the month in which the claim occurred, and Contractor shall be responsible for all Cost of Claims and applicable Administrative Service fees for services that were rendered to the Enrollee or Dependent up until the effective termination date. In addition, in the event that an Enrollee or Dependent is retroactively added, Contractor shall be responsible for all Cost of Claims and applicable Administrative Service fees for services that were rendered to the Enrollee or Dependent from the

effective addition date forward.

- F. Upon reasonable prior written notice, Delta Dental shall have the right to audit the accuracy of Contractor's eligibility information. Contractor's refusal to permit such audit shall be deemed a material breach of this Contract.
- G. Contractor shall be solely responsible for identifying Members entitled to COBRA continuation benefits. Contractor shall provide all required notices, collect all necessary payments, and otherwise administer all facets of its COBRA program. In the event that Contractor continues to provide eligibility information to Delta Dental for a Member during the COBRA election period, as opposed to terminating coverage and then retroactively reinstating a Member upon the Member's election of COBRA coverage, Contractor shall be liable for any Claim paid during that period if the Member ultimately does not elect COBRA coverage.
- H. In the event that a Member undergoes a change in eligibility, Contractor must notify Delta Dental of such change. Any failure by Contractor to provide timely notice of eligibility changes may result in Benefits being improperly administered. Contractor shall be solely responsible for such failures. Contractor must notify Delta Dental immediately for any change in a Member's eligibility. In the event Contractor does not notify Delta Dental immediately, Contractor shall be responsible for any paid Claims.
- I. If the Contractor elects to transmit eligibility information via the Benefit Manager Toolkit, Contractor shall execute all proper authorization forms prior to accessing Delta Dental's systems.
- J. Delta Dental will deliver to the Contractor an electronic copy of the Certificate for distribution to each Enrollee, unless otherwise agreed to in writing by the Parties.
- K. The Contractor will timely distribute to each of its Enrollees the Certificates and other information provided by Delta Dental regarding the Benefits available under this Contract, unless otherwise agreed to in writing by the Parties.
- L. Delta Dental shall furnish the Contractor with enrollment forms and related informational materials necessary and appropriate to enroll the Contractor's Members. Delta Dental shall provide reasonable assistance to Contractor on an as needed basis during the enrollment process.
- M. In the event of any material changes in enrollment or composition of Members or if invoices are not paid as billed, unless otherwise agreed to in writing, Delta Dental shall have the right in its sole discretion to either:
 - 1. Terminate this Contract pursuant to Section IX; or
 - 2. Propose an adjustment to the Administrative Service Fee. If the proposed adjustment to the Administrative Service Fee is not accepted by Contractor within 30 days of receipt of the proposed adjustment, Delta Dental reserves the right to terminate this Contract.

SECTION V – COVERED SERVICES

- A. Delta Dental shall administer and make payment for Covered Services in accordance with this Contract and the Certificate attached hereto. Contractor may request changes to the Covered Services available to Members by submitting the request in writing to Delta Dental. Changes to Covered Services are subject to Delta Dental's approval and may cause an increase to the Administrative Service Fee. Any changes to Covered Services must be agreed to in writing by Delta Dental prior to implementation. Contractor shall be responsible for determining all potential tax consequences relating to the covered benefits it selects. Notwithstanding the foregoing, Contractor acknowledges that Delta Dental periodically updates its Certificates to account for CDT code changes issued by the American Dental Association and processing policy changes made by Delta Dental, and Contractor agrees that any such changes shall apply to this Contract provided that Delta Dental provides Contractor prior notice of any such changes. Such changes shall become effective as of the date indicated in such notice.

SECTION VI – DELTA DENTAL NETWORK

- A. Delta Dental shall provide Members with an established network of dentists ("Participating Dentists") who have agreed to accept Delta Dental's Maximum Approved Fees for Covered Services. Delta Dental has complete discretion when setting the Maximum Approved Fees. For a detailed description of how payment is made, see Section VI of the applicable Certificate.
- B. Delta Dental shall ensure that there are an adequate number of qualified and credentialed Participating Dentists.
- C. Delta Dental is under no obligation to contract with any particular dentist and/or maintain any particular Participating Dentist in its network. In addition, Delta Dental is under no obligation to recommend or refer any dentist to a Member.
- D. Contractor acknowledges and agrees that:

1. Delta Dental does not provide, direct, or control the provision of dental services to Members.
2. All decisions regarding dental services are made solely by the Member and his or her dentist; and
3. Delta Dental does not warrant or guarantee that the dental services received by a Member from his or her dentist will be rendered in accordance with generally accepted standards or procedures.

SECTION VII - CLAIMS AND APPEALS

- A. Delta Dental will adjudicate and process all clean Claims submitted for Contractor's Dental Plan, in accordance with this Contract, the Certificate and Delta Dental's standard operating procedures. Clean Claims are those Claims that contain all information necessary for Delta Dental to process the Claim. In the event that Delta Dental does not receive a clean Claim, the Claim will be denied and will not be chargeable to the Member if the services were rendered by a Participating Dentist.
- B. Subject to the terms of this Contract and unless otherwise stated in the Declarations Section of this Contract, Delta Dental has complete discretion to process Claims received under Contractor's Dental Plan. As such, Delta Dental shall, without limitation, make determinations regarding:
 1. Coordination of benefits;
 2. The applicability of Benefit waiting periods, limitations and exclusions; and
 3. The quality of care provided to Members by a treating dentist.
- C. Delta Dental shall provide Pre-Treatment Estimates to Members and Participating Dentists upon request as set forth in the Certificate. A Pre-Treatment Estimate is a voluntary and optional process where Delta Dental issues a written estimate of Benefits that may be available under the Dental Plan. A Pre-Treatment Estimate is not a prerequisite or condition for approval of future Benefits payment. Receipt of a Pre-Treatment Estimate does not guarantee payment or coverage, and is not a formal adjudication of a Claim. Pre-Treatment Estimates do not assess whether a Member is specifically eligible for a Covered Service or whether he or she has reached any applicable annual or lifetime maximum payments under the Dental Plan.
- D. Delta Dental will follow established procedures for resolving all adverse Claims determination questions asserted by a dentist or Member as set forth in the Certificate ("Claims Appeal Procedure"). The Claims Appeal Procedure shall contain processes for appealing initial adverse determinations made by Delta Dental. To the extent the Dental Plan is governed by ERISA, Delta Dental's procedures shall comply with ERISA and any regulations or guidelines thereunder. All determinations made according to the Claims Appeal Procedure will be final and binding on the Participating Dentist and the Member, unless otherwise stated in the Declarations Section of this Contract; provided, however, that the Member may exercise any additional legal rights he or she may have.
- E. Payments made directly to a Member as reimbursement for Covered Services under the Dental Plan are for the personal benefit of such Member and cannot be transferred or assigned unless otherwise stated in the Declarations Section of this Contract. Delta Dental shall not honor attempts to assign Benefits unless required by law.
- F. Delta Dental shall use reasonable efforts to recover any overpayments on Contractor's behalf. Delta Dental is under no obligation to engage in litigation in an attempt to recover such payments. Any funds recovered by Delta Dental will be properly credited to Contractor. Notwithstanding the foregoing, Delta Dental will be responsible for any overpayments made due to Delta Dental's negligence or breach of this Contract.
- G. Delta Dental does not insure or underwrite risk for Claims submitted on behalf of Members. The Contractor retains sole responsibility for all Claims properly paid by Delta Dental under this Contract.

SECTION VIII - PAYMENT

- A. The Contractor agrees to reimburse Delta Dental for the actual Cost of Claims and the invoiced Administrative Service Fee as set forth in the Declarations Section of this Contract. Delta Dental shall not be obligated to accept partial or late payments and acceptance of a partial or late payment will not waive Delta Dental's remedies under this Contract, or otherwise modify the terms herein.
- B. The Contractor shall maintain funds necessary to satisfy its obligations under this Contract.
- C. Unless otherwise stated in the Declarations Section of this Contract, payment for Administrative Service Fees shall be due on the fifth of each month. An invoice for the current month's Administrative Service Fees shall be sent on or about the third week of the preceding month.

- D. The Contractor is responsible for the full amount of all invoices regardless of any contribution owed by the Members to the Contractor. Delta Dental shall not be responsible for collecting any contributions from Members.
- E. If required by Delta Dental, Contractor shall deposit an amount specified in the Declarations Section of this Contract ("Prefund") with Delta Dental. The Prefund shall serve as a deposit to offset against any untimely or partial payments from Contractor. In the event Delta Dental uses any of the Prefund to offset untimely or partial payments, Delta Dental shall submit an invoice to the Contractor in the amount necessary to replenish the Prefund. If the Contractor fails to timely replenish the Prefund, Delta Dental shall be entitled to all remedies set forth in Section XI.

SECTION IX - TERM AND TERMINATION

- A. This Contract shall remain in full force and effect for the initial term commencing on the Effective Date and continuing until the First Renewal Date, as specified in the Declarations Section. Thereafter, the Contract may be renewed for subsequent terms as specified in the Declarations Section or in a renewal letter, unless Contractor or Delta Dental provides written notice of its intent not to renew at least thirty (30) days prior to the expiration of the then current term.
- B. In the event of a Party's material breach, the non-breaching Party may terminate this Contract by sending written notice to the breaching Party explaining in detail the nature of the breach and providing an opportunity to cure, which in no event shall be less than 30 days. In the event the material breach is not cured within the notice period, the non-breaching Party may immediately terminate this Contract.
- C. Unless otherwise stated in the Declarations Section of this Contract, this Contract may be terminated by either Party without cause upon 60 days written notice to the other Party.
- D. There shall be a 12-month run-out period for all Claims incurred prior to the termination date, except in cases where Delta Dental has terminated this Contract for cause. All Claims paid by Delta Dental during this run-out period shall be invoiced to the Contractor in accordance with Section VIII of this Contract. Any Claims for services rendered after the termination date shall be denied. After the conclusion of the 12-month run-out period, Claims shall be denied and Delta Dental shall not have any further obligations to the Contractor.
- E. Following the Claims run-out period, Delta Dental shall prepare a final settlement statement and invoice for Contractor. Such settlement statement and invoice shall detail the final amounts due and owing between the Parties including, to the extent applicable, any remaining Prefund deposited by the Contractor, all outstanding Administrative Service Fees and all remaining Claims payments made during the run-out period.
- F. Any false or misleading statements made by either Party shall be considered a material breach of this Contract.

SECTION X - CONFIDENTIALITY AND DISCLOSURE

- A. The Parties have entered into a Business Associate Agreement regarding the permissible use and disclosure of Member's protected health information as that term is defined by the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") and all subsequent amendments thereto. The Business Associate Agreement is attached as an Addendum hereto.
- B. The Parties acknowledge that in the course of performing under this Contract each Party may be provided with or given access to information, in oral, recorded or written form, that is proprietary and confidential to the other Party (collectively referred to as the "Confidential Information"). Such Confidential Information includes, but is not limited to: information regarding the other Party's management, business, organizational structure, policies, procedures, business relationships, intellectual property, copyrights, patents, trademarks, software, data, databases, system designs, specifications, documentation, code, architecture, structure, algorithms, techniques, processes, protocols, product materials, notes, slides, ideas, Maximum Approved Fees, Allowed Amounts, preferred provider reports, actuarial formulas, providers' personal information, and financial terms of this Contract.
- C. Confidential Information shall not include any information that:
 - 1. Is already known to the Party at the time of the disclosure (as evidenced by written documentation existing at that time);
 - 2. Is generally available to the public or becomes publicly known through no wrongful act of a Party; or
 - 3. Is received by a Party from a third-party who had a legal right to provide it (as evidenced by written documentation existing at that time).
- D. The Parties each will make all reasonable, necessary and appropriate efforts to safeguard each other's

Confidential Information. Each Party will safeguard the other's Confidential Information to the same extent that it safeguards information relating to its own business, which in no event will be less than the safeguards that a reasonably prudent business would exercise under similar circumstances.

- E. Each Party agrees not to use, distribute or exploit each other's Confidential Information, in whole or in part, for its own benefit or that of any third party and will not disclose such Confidential Information to any other person or entity without each other's prior written consent. A Party shall be responsible for any breach of this Contract by its employees, authorized subcontractors, agents or representatives.
- F. Notwithstanding anything to the contrary in this Section, the Parties shall be permitted to disclose Confidential Information as required by law, or as required by order of a court of law, administrative agency, or other governmental body; provided, however, the Party shall provide reasonable advance written notice to the other Party to the extent allowed by law in order to allow that Party the opportunity to seek a protective order or otherwise limit such disclosure, and the disclosing Party shall reasonably cooperate with the other Party to limit any such disclosure or to seek a protective order. If a Party is nonetheless required to disclose the other Party's Confidential Information, said Party shall only disclose the minimum information necessary to respond to the legal request. Notwithstanding the foregoing, Delta Dental shall not be required to provide Contractor notice prior to responding to governmental agency subpoenas regarding potential provider fraud or abuse.

SECTION XI - RIGHTS AND REMEDIES

- A. In addition to the right of termination described in Section IX, Delta Dental shall have the following rights and remedies in the event Contractor fails to timely pay in full the Administrative Service Fees or reimburse Delta Dental for the Cost of Claims, subject to Contractor's right to cure pursuant to Section IX.B.:
 - 1. Delta Dental may retroactively terminate this Contract to the date it last received payment; and
 - 2. Delta Dental may initiate proceedings to recover and collect all payments due and owing, as well as all costs associated with the collection proceedings including, but not limited to, attorneys' fees.
 - 3. Notwithstanding the foregoing, Delta Dental may immediately suspend payment of all Claims in the event that it does not receive timely payment of the Administrative Service Fees or reimbursement for the Cost of Claims.
- B. No claim, lawsuit or action, may be brought more than three years after the claim first arose.
- C. Either Party's failure to exercise any right or remedy contained herein shall not constitute a waiver of any future rights or remedies available to that Party.

SECTION XII - GENERAL PROVISIONS

- A. **Subrogation.** Delta Dental shall be subrogated to all of Contractor's rights with respect to any Claim(s). However, Delta Dental is not obligated to institute or become involved in any litigation concerning such Claim(s). If after six months Delta Dental is unable to recover through reasonable efforts, using its standard overpayment recovery processes, any amounts due and owing to Contractor, Delta Dental will provide Contractor with notice of any such unrecovered Claims. The decision to further pursue recovery of such Claims shall be within the sole discretion of Contractor and at Contractor's sole expense. Delta Dental will provide reasonable assistance to Contractor in any such recovery efforts, but in no event will Delta Dental be obligated to undertake any recovery litigation unless mutually agreed to by Delta Dental and Contractor. Delta Dental will remit to Contractor any applicable funds recovered from third parties, less any expenses it has incurred in its recovery efforts, via check payments. Contractor will assist Delta Dental as will be reasonably necessary for Delta Dental to carry out its duties under this provision. Delta Dental may assign or subcontract a portion of its duties under this provision of the Contract to others.
- B. **Right to Review Published Materials.** Contractor agrees not to publish or distribute any materials containing the logo, trademark, or business mark of Delta Dental, or containing a change in the benefits to be administered under this Contract, until Delta Dental reviews and, with respect to the use of Delta Dental's logo, trademark, or business mark, approves the materials. This provision does not apply to materials that Delta Dental has provided to Contractor for distribution.
- C. **Cooperation.** The Contractor shall provide Delta Dental with any information it may reasonably require to administer the Dental Plan or otherwise discharge its duties under this Contract.
- D. **Notice.** Any notice required or permitted to be given under this Contract will be considered given if in writing and personally delivered, or if in writing and deposited in the United States mail with postage prepaid, addressed to the other Party at its last address of record.
- E. **Survival.** The following Sections shall survive expiration or early termination of this Contract: Section VIII. Payment; Section X. Confidentiality & Disclosure; Section XI. Rights and Remedies; and Section XII. General Provisions.

- F. **Internal Policies and Procedures.** Delta Dental has the right to amend its internal policies and procedures periodically and without notice to the Contractor to the extent the amendment does not affect the delivery of benefits to Members. Delta Dental will provide advance written notice, to the extent possible, to Contractor of any amendment to Delta Dental's policies or procedures that affect the delivery of benefits to Members; if advance notice is not possible, Delta Dental will provide written notice as soon as possible after the amendment is adopted.
- G. **Third Party Beneficiaries.** This Contract will not confer any rights or remedies on any third-party, other than the Parties to this Contract and their respective successors and permitted assigns.
- H. **Assignment and Subcontracting.** Unless it has first obtained the written consent of the other Party, neither Party may assign this Contract or any of its rights or obligations under this Contract to any other person, except that Delta Dental may make assignments to its subsidiaries and affiliates without the prior written consent of the Contractor.
- I. **Integration.** This Contract constitutes the entire understanding between the Parties with respect to the subject matter of this Contract and supersedes any prior discussions, negotiations, agreements and understandings.
- J. **Force Majeure.** Unless otherwise stated in the Declarations Section of this Contract, neither Delta Dental (including its agents, directors, officers, and employees) nor Contractor shall be liable for delays in performance due to circumstances beyond their reasonable control. Each Party shall be excused from performance under this Contract and shall have no liability to the other Party for any period during which it is prevented from performing any of its obligations (other than payment obligations), in whole or in part, as a result of delays caused by the other Party or by an act of God, war, terrorism, civil unrest, civil disturbance, court order, labor dispute, or other cause beyond its reasonable control, including failures or fluctuations in electrical power, heat, light, or telecommunications, and such nonperformance shall not be a default under or grounds for termination of this Contract.
- K. **Applicable Law.** This Contract and the obligations of the Parties under this Contract will be governed by and construed in accordance with the law of the State of Michigan unless otherwise preempted by applicable federal law.
- L. **Venue.** The Parties submit to the jurisdiction and venue of the Circuit Court of Washtenaw County, State of Michigan, or if original jurisdiction can be established in the United States District Court of Eastern Michigan, Southern Division.
- M. **Severability.** If any part of this Contract or an amendment of it is found by an arbitrator, court, or other authority to be illegal, void or not enforceable, all other portions of this Contract shall remain in full force and effect.
- N. **Counterparts.** This Contract may be executed in one or more counterparts, each of which will be deemed an original agreement, but all of which will be considered one instrument and will become a binding agreement when one or more counterparts have been signed by each of the Parties and delivered to the other. Electronic and/or fax signatures shall be accepted as original signatures.
- O. **Audits.** The Contractor shall have the right to audit Delta Dental's files, books, and records (both paper and electronic) pertaining to the administrative services provided under this Contract. The Contractor will bear the entire cost of any such audits. The Contractor may assign this right to audit to an agent, provided the agent is a licensed firm and the audit is led by an individual who holds a nationally recognized audit accreditation. Delta Dental will allow the Contractor or the Contractor's agent to audit the work areas at which services under this Contract are performed, within 14 business days of receipt of a fully-signed confidentiality agreement. Where applicable, Delta Dental agrees to segregate the Contractor's records from third-party records in order to allow accurate assessment of Contractor-specific processes. Such audits will take place no more than once in a 12-month period, unless both the Contractor and Delta Dental mutually agree that there is reasonable cause to conduct an audit more frequently, in which case the Contractor will give 14 business days' written notice before such audit. The scope of any audit conducted under this provision must be mutually agreed upon, in writing, by both parties prior to the start of the audit. Notwithstanding the foregoing, Contractor shall not have the right to audit any information which Delta Dental, in its sole discretion, determines is proprietary. During the audit, if claims samples are selected using a financially stratified methodology, the results shall be extrapolated to the entire population of claims during the audit period using a weighted average method for each category.
- P. **Other Goods and Services.** From time to time, Delta Dental may offer or provide Members certain goods and services, including discounts on dental services provided by Participating Dentists in addition to the dental coverage (including without limitation toothbrushes, dental floss and other oral hygienic devices/products). Delta Dental also may arrange for third party vendors to provide goods and services at a discount to Members. Though Delta Dental may make the arrangements, the third party vendors are solely liable for providing the goods and services. Delta Dental shall not be responsible for providing or

failing to provide the goods and services to Members. Further, Delta Dental shall not be liable to Members for negligent provision of the goods and services by third party vendors. Delta Dental reserves the right to terminate or change these goods or services at any time.

Q. Web Portal License.

1. Delta Dental grants to Contractor the License to access and use Delta Dental's web portals solely for the purpose of administering and/or viewing Member Benefits as set forth in this Contract, subject to any additional terms and conditions appearing on such web portals. Under this license grant, Contractor's Members are permitted to access and use Member Portal, and Contractor and its officers, directors, employees, contractors and agents are permitted to access and use Benefit Manager Toolkit as necessary solely for the purposes of administering Contractor's dental plan.
2. Contractor is solely responsible for managing access to the web portals, for securing the usernames and passwords of its, officers, directors, employees, contractors, agents and Members ("End Users") who use or access such web portals, and for any violation of this Contract by any such End Users. Delta Dental shall not be liable for Contractor's or Contractor's End Users' failure to properly secure their usernames or passwords and, unless otherwise exempt by law, Contractor shall indemnify and hold harmless Delta Dental its affiliates, members, officers, employees and agents from and against any and all losses, claims, damages, liabilities, costs, and expenses (including reasonable attorneys' fees and expenses related to the defense of any claims) resulting from or arising out of i) Contractor's, or Contractor's End Users', failure to properly manage access or secure usernames and passwords, ii) any breach of this Contract by Contractor or its End Users; or (iii) any negligent or willful misuse of Delta Dental's web portals by Contractor or its End Users.
3. Contractor agrees that, to the extent its End Users will be entering eligibility data into Benefit Manager Toolkit on Contractor's behalf, Contractor shall be solely responsible for the accuracy and completeness of the eligibility data entered. Unless otherwise exempt by law, Contractor shall indemnify and hold harmless Delta Dental its affiliates, members, officers, employees and agents from and against any and all losses, claims, damages, liabilities, costs, and expenses (including reasonable attorneys' fees and expenses related to the defense of any claims) resulting from or arising out of any eligibility data entered by Contractor's End Users.
4. Contractor acknowledges that Delta Dental's web portals permit individuals to view and access Protected Health Information ("PHI"), as that term is defined by the Health Insurance Portability and Accountability Act ("HIPAA"). Contractor therefore certifies that, when using the web portals, it and its End Users will abide by the provisions of HIPAA and all other applicable laws. As such, Contractor agrees that it and its End Users shall access and use Delta Dental's web portals for the sole purpose of viewing their own Benefits and/or performing plan administration functions on behalf of Contractor.
5. Contractor recognizes and agrees that Delta Dental retains sole title, right and interest in the intellectual property rights of its web portals including, but not limited to, any applicable patents, trademarks and/or copyrights. Contractor understands that the license granted herein transfers neither title nor proprietary rights to Contractor with respect to any web portals. As such, neither Contractor nor any of its End Users shall attempt to reproduce, modify, reverse assemble, reverse compile or reverse engineer the source code of Delta Dental's web portals.
6. Delta Dental reserves the right to terminate this license grant at any time with or without cause. This license grant shall terminate immediately upon termination of the Contract.



Delta Dental PPO™ (Point-of-Service)
Summary of Dental Plan Benefits
For Group# 7600-0001, 0002, 0003, 0004, 0005, 0006, 0008, 0009, 0030
City of Ann Arbor

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 Plan Pays	Delta Dental Premier® Dentist Plan Pays	Nonparticipating Dentist Plan Pays*
Diagnostic & Preventive			
Diagnostic and Preventive Services - exams, cleanings, fluoride, and space maintainers	75%	75%	75%
Emergency Palliative Treatment - to temporarily relieve pain	75%	75%	75%
Brush Biopsy - to detect oral cancer	75%	75%	75%
Radiographs - X-rays	75%	75%	75%
Basic Services			
Minor Restorative Services - fillings and crown repair	75%	75%	75%
Endodontic Services - root canals	75%	75%	75%
Periodontic Services - to treat gum disease	75%	75%	75%
Oral Surgery Services - extractions and dental surgery	75%	75%	75%
Major Restorative Services - crowns	75%	75%	75%
Other Basic Services - misc. services	75%	75%	75%
Relines and Repairs - to prosthetic appliances	75%	75%	75%
Major Services			
Prosthodontic Services - bridges, implants, dentures, and crowns over implants	50%	50%	50%
Orthodontic Services			
Orthodontic Services - braces	50%	50%	50%
Orthodontic Age Limit -	Banding must begin prior to age 19. Coverage will continue to the end of treatment or until the maximum has been reached		

* 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 in any period of 12 consecutive months.
- Prophylaxes (cleanings) are payable twice in any period of 12 consecutive months.
- People with specific at-risk health conditions may be eligible for additional prophylaxes (cleanings) or fluoride treatment. The patient should talk with his or her Dentist about treatment.
- Fluoride treatments are payable twice in any period of 12 consecutive months for people age 18 and under.
- Bitewing X-rays are payable once in any period of 12 consecutive months and full mouth X-rays (which include bitewing X-rays) or a panorex are payable once in any five-year period.
- Sealants are not a Covered Service.
- Composite resin (white) restorations are optional treatment on posterior teeth.
- Porcelain and resin facings on crowns are optional treatment on 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.

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 – None.

Waiting Period – Enrollees who are eligible for dental benefits are covered on the 90th day of employment (0001, 0002, 0003, 0004, 0005, 0006 0009), on the date of hire (0008).

Eligible People – All full-time and part-time permanent employees working 20 or more hours per week in Police Command & Administrators (0001), Ann Arbor Police Officers Association (0002), Police clerical staff (0003), American Federation of State, County and Municipal Employees (AFSCME) (0004), Firefighters Association (0005), Teamster Supervisors (0006), Non-union personnel (0008), Community Services/Public Services Assistants (CSA/PSA) (0009) and all COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) enrollees (0030).

Also eligible at your option are your legal spouse, and your dependent unmarried children under age 25 if eligible to be claimed by you as a dependent under the U.S. Internal Revenue code during the current calendar year. Also eligible is your domestic partner, as defined by the Contractor. Domestic partners will be treated as Spouses under This Plan.

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.

Benefits will cease on the day the employee is terminated.



Delta Dental PPO™

Our national PPO program

Welcome!

Your dental program is administered by Delta Dental Plan of Michigan, Inc., a nonprofit dental care corporation doing business as Delta Dental of Michigan. Delta Dental of Michigan is the state’s dental benefits specialist. Good oral health is a vital part of good general health, and your Delta Dental program is designed to promote regular dental visits. We encourage you to take advantage of this program by calling your Dentist today for an appointment.

This Certificate, along with your Summary of Dental Plan Benefits, describes the specific benefits of your Delta Dental program and how to use them. If you have any questions about this program, please call our Customer Service department at 800-524-0149 or access our website at www.DeltaDentalMI.com.

You can easily verify your own Benefit, Claims and eligibility information online 24 hours a day, seven days a week by visiting www.DeltaDentalMI.com and selecting the link for our Member Portal. The Member Portal will also allow you to print claim forms and ID cards, select paperless Explanation of Benefits statements (EOBs), search our Dentist directories, and read oral health tips.

We look forward to serving you!

TABLE OF CONTENTS	
I.	Delta Dental PPO Certificate 1
II.	Definitions 1
III.	Enrolling in This Plan 3
IV.	Selecting a Dentist 3
V.	Accessing Your Benefits 3
VI.	How Payment is Made 4
VII.	Benefit Categories 4
VIII.	Exclusions and Limitations 5
IX.	Coordination of Benefits 9
X.	Reconsideration and Claims Appeal Procedure 10
XI.	Termination of Coverage 11
XII.	Continuation of Coverage 11
XIII.	General Conditions 12

Please read this Certificate together with the Summary of Dental Plan Benefits. The Summary of Dental Plan Benefits lists the specific provisions of your group dental plan. If a statement in the Summary conflicts with a statement in this Certificate, the statement in the Summary applies to This Plan and you should ignore the conflicting statement in this Certificate.

I. Delta Dental PPO Certificate

Delta Dental Plan of Michigan, Inc., referred to herein as Delta Dental, issues this Certificate to you, the Enrollee. The Certificate is a summary of your dental benefits coverage. It reflects and is subject to a contract between Delta Dental and the Contractor.

The Benefits provided under This Plan may change if any state or federal laws change.

Delta Dental agrees to provide Benefits as described in this Certificate and the Summary of Dental Plan Benefits.

All the provisions in the following pages form a part of this document as fully as if they were stated over the signature below.

IN WITNESS WHEREOF, this Certificate is executed at Delta Dental's home office by an authorized officer.



Goran M. Jurkovic, CPA, CGMA
President and CEO
Delta Dental Plan of Michigan, Inc.

II. Definitions**Adverse Benefit Determination**

Any denial, reduction or termination of the benefits for which you filed a Claim. Or a failure to provide or to make payment (in whole or in part) of the benefits you sought, including any such determination based on eligibility, application of any utilization review criteria, or a determination that the item or service for which benefits are otherwise provided was experimental or investigational, or was not medically necessary or appropriate.

Allowed Amount

The amount permitted under the applicable fee schedule for This Plan, which was selected by your Contractor, and upon which Delta Dental will base its payment for a Covered Service.

Benefit Year

The period during which any benefit frequency limitation and/or annual maximum payment will apply. This will be the calendar year unless your Contractor elects a different period to serve as the Benefit Year. (See the Summary of Dental Plan Benefits for your Benefit Year.) If the Benefit Year is based upon a calendar year, the terms Benefit Year and Calendar Year may be used interchangeably.

Benefits

Payment for the Covered Services that have been selected under This Plan.

Certificate

This document. Delta Dental will provide Benefits as described in this Certificate. Any changes in this Certificate will be based on changes to the contract between Delta Dental and the Contractor.

Child(ren)

Your natural child(ren), stepchild(ren), adopted child(ren), child(ren) by virtue of legal guardianship, or child(ren) who is/are residing with you during the waiting period for adoption or legal guardianship.

Claim

A request for payment for a Covered Service. Claims are not conditioned upon your seeking advance approval, certification, or authorization to receive payment for any Covered Service.

Completion Date

The date that treatment is complete. Some procedures may require more than one appointment before they can be completed. Treatment is complete:

- ◆ For dentures and partial dentures, on the delivery dates;
- ◆ For crowns and bridgework, on the permanent cementation date;
- ◆ For root canals and periodontal treatment, on the date of the final procedure that completes treatment.

Copayment

The percentage of the charge, if any, that you must pay for Covered Services.

Contractor

The employer, organization, group, or association sponsoring This Plan.

Covered Services

The unique dental services selected for coverage as described in the Summary of Dental Plan Benefits and subject to the terms of this Certificate.

Deductible

The amount a person and/or a family must pay toward Covered Services before Delta Dental begins paying for those services under this Certificate. The Summary of Dental Plan Benefits lists the Deductible that applies to you, if any.

Delta Dental

Delta Dental Plan of Michigan, Inc., a nonprofit dental care corporation providing administrative services for dental benefits. Delta Dental is not an insurance company.

Delta Dental Member Plan

An individual dental benefit plan that is a member of the Delta Dental Plans Association, the nation's largest, most experienced system of dental health plans.

Delta Dental Premier® Dentist Schedule

The maximum fee allowed per procedure for services rendered by a Premier Dentist as determined by that Dentist's local Delta Dental Member Plan.

Dentist

A person licensed to practice dentistry in the state or jurisdiction in which dental services are performed.

- ◆ **Delta Dental PPO Dentist (“PPO Dentist”)** – a Dentist who has signed an agreement with the Delta Dental Member Plan in his or her state to participate in Delta Dental PPO.
- ◆ **Delta Dental Premier® Dentist (“Premier Dentist”)** – a Dentist who has signed an agreement with the Delta Dental Member Plan in his or her state to participate in Delta Dental Premier.
- ◆ **Non-Participating Dentist** – a Dentist who has not signed an agreement with any Delta Dental Member Plan to participate in Delta Dental PPO or Delta Dental Premier.
- ◆ **Out-of-Country Dentist** – A Dentist whose office is located outside the United States and its territories. Out-of-Country Dentists are not eligible to sign participating agreements with Delta Dental.

PPO Dentists and Delta Dental Premier Dentists are sometimes collectively referred to herein as **“Participating Dentists.”** Wherever a definition or provision of this Certificate differs from another state's Delta Dental Member Plan and its agreement with Participating Dentists, the agreement in that state with that Dentist will be controlling.

Delta Dental Premier Dentists, Non-Participating Dentists, and Out-of-Country Dentists are sometimes collectively referred to herein as **“Non-PPO Dentists.”**

Deny/Denied/Denial

When a Claim for a particular service is denied for payment due to certain contractual limitations/exclusions. You will be responsible for paying your Dentist the applicable amount for such service regardless of the Dentist's participating status.

Dependent(s)

Your dependents are as defined by the rules of eligibility as stated in your Summary of Dental Plan Benefits

Enrollee

You, when the Contractor notifies Delta Dental that you are eligible to receive Benefits under This Plan.

Maximum Approved Fee

The Maximum Approved Fee is the lowest of:

- ◆ The Submitted Amount
- ◆ The lowest fee regularly charged, offered, or received by an individual Dentist for a dental service or supply, irrespective of the Dentist's contractual agreement with another dental benefits organization.
- ◆ The maximum fee that the local Delta Dental Member Plan approves for a given procedure in a given region and/or specialty based upon applicable Participating Dentist schedules and internal procedures.

Participating Dentists agree not to charge Delta Dental patients more than the Maximum Approved Fee for a Covered Service. In all cases, Delta Dental will make the

final determination regarding the Maximum Approved Fee for a Covered Service.

Maximum Payment

The maximum dollar amount Delta Dental will pay in any Benefit Year or lifetime for Covered Services. See the Summary of Dental Plan Benefits for the maximum payments applicable to This Plan.

Member(s)

Any Enrollee or Dependent with coverage under This Plan.

Non-Participating Dentist Fee

The maximum fee allowed per procedure for services rendered by a Non-Participating Dentist as determined by Delta Dental.

Open Enrollment Period

The period of time, as determined by the Contractor, during which a Member may enroll or be enrolled for Benefits.

Out-of-Country Dentist Fee

The maximum fee allowed per procedure for services rendered by an Out-of-Country Dentist as determined by Delta Dental.

PPO Dentist Schedule

The maximum fee allowed per procedure for services rendered by a PPO Dentist as determined by that Dentist's local Delta Dental Member Plan.

Pre-Treatment Estimate

A voluntary and optional process where Delta Dental issues a written estimate of dental benefits that may be available under your coverage for your proposed dental treatment. Your Dentist submits the proposed dental treatment to Delta Dental in advance of providing the treatment.

A Pre-Treatment Estimate is for informational purposes only and is not required before you receive any dental care. It is not a prerequisite or condition for approval of future dental benefits payment. You will receive the same Benefits under This Plan whether or not a Pre-Treatment Estimate is requested. The benefits estimate provided on a Pre-Treatment Estimate notice is based on benefits available on the date the notice is issued. It is not a guarantee of future dental benefits or payment.

Availability of dental benefits at the time your treatment is completed depends on several factors. These factors include, but are not limited to, your continued eligibility for benefits, your available annual or lifetime Maximum Payments, any coordination of benefits, the status of your Dentist, This Plan's limitations and any other provisions, together with any additional information or changes to your dental treatment. A request for a Pre-Treatment Estimate is not a Claim or a preauthorization, precertification or other reservation of future Benefits.

Processing Policies

Delta Dental's policies and guidelines used for Pre-Treatment Estimate and payment of Claims. The

Processing Policies may be amended from time to time.

Special Enrollment Period

A period outside of the Open Enrollment Period in which you or your Dependent can obtain coverage under This Plan due to a qualifying life event.

Spouse

Your legal spouse.

Submitted Amount

The amount a Dentist bills to Delta Dental for a specific treatment or service. A Participating Dentist cannot charge you or your Dependents for the difference between this amount and the Maximum Approved Fee.

Summary of Dental Plan Benefits

A description of the specific provisions of your group dental coverage. The Summary of Dental Plan Benefits is and should be read as a part of this Certificate and supersedes any contrary provision of this Certificate.

This Plan

The dental coverage established for Members pursuant to this Certificate and your Summary of Dental Plan Benefits.

III. Enrolling in This Plan

The Open Enrollment Period, if applicable, will be established by the Contractor and will occur on an annual basis. During the Open Enrollment Period, all eligible persons as defined in your Summary of Dental Plan Benefits may enroll in This Plan. You and/or your Dependents may not enroll in This Plan at any other time during the applicable Benefit Year except in the following instances:

1. Newly hired or rehired employees (if applicable): You will be eligible to enroll on the date for which employment compensation begins or, if applicable, that date plus the number of days specified as a waiting period in the Summary of Dental Plan Benefits.
2. New Spouse: Your new Spouse will be eligible to enroll on the date of marriage.
3. Newborn: Your newborn will be eligible to enroll on the date of birth.
4. Legal adoptions or guardianships: Your newly adopted Child(ren) and/or the minor Child(ren) that you and/or your Spouse have guardianship over will be eligible to enroll on the earlier of (a) the date that the legal petition for adoption or guardianship becomes legally final, or (b) the date on which the Child(ren) begins residing with the Enrollee and the Enrollee assumes responsibility for the Child(ren) while waiting for adoption or guardianship to become final.
5. New Stepchild: Your new stepchild will be eligible to enroll on the date that the Child's natural parent becomes a Dependent.
6. To the extent Contractor permits Dependents other than those defined in this Certificate to

enroll in This Plan, such Dependents will be eligible to enroll on the date that they become an eligible Dependent. Any such additional Dependents permitted by Contractor shall be set forth in your Summary of Dental Plan Benefits.

7. All others will be permitted on the date that Delta Dental approves in writing the enrollment or listing of those people, unless compelled by a court or administrative order to otherwise provide Benefits for a Dependent.

IV. Selecting a Dentist

You may choose any Dentist. Your out-of-pocket costs are likely to be less if you go to a Delta Dental Participating Dentist.

To verify that a Dentist is a Participating Dentist, you can use Delta Dental's online Dentist Directory at www.DeltaDentalMI.com or call 800-524-0149.

V. Accessing Your Benefits

To utilize your dental benefits, follow these steps:

1. Please read this Certificate and the Summary of Dental Plan Benefits carefully so you are familiar with your benefits, payment methods, and terms of This Plan.
2. Make an appointment with your Dentist and tell him or her that you have dental benefits with Delta Dental. If your Dentist is not familiar with This Plan or has any questions, have him or her contact Delta Dental by writing to Delta Dental, Attention: Customer Service, P.O. Box 9089, Farmington Hills, Michigan 48333-9089, or calling the toll-free number at 800-524-0149.
3. After you receive your dental treatment, you or the dental office staff will file a Claim form, completing the information portion with:
 - a. The Enrollee's full name and address
 - b. The Enrollee's Member ID number
 - c. The name and date of birth of the person receiving dental care
 - d. The Contractor's name and number

Notice of Claim Forms

Delta Dental does not require special Claim forms. However, most dental offices have Claim forms available. Participating Dentists will fill out and submit your dental Claims for you.

Mail Claims and completed information requests to:

Delta Dental
P.O. Box 9085
Farmington Hills, Michigan 48333-9085

Pre-Treatment Estimate

A Pre-Treatment Estimate is not required to receive payment, but it allows Claims to be processed more efficiently and allows you to know what services may be covered before your Dentist provides them. You and your Dentist should review your Pre-Treatment Estimate Notice before treatment. Once treatment is complete, the dental office will submit a Claim to Delta Dental for payment.

Written Notice of Claim and Time of Payment

Because the amount of your Benefits is not conditioned on a Pre-Treatment Estimate decision by Delta Dental, all Claims under This Plan are post-service Claims. All Claims for Benefits must be filed with Delta Dental within one year of the date the services were completed. Once a Claim is filed, Delta Dental will adjudicate it within 30 days of receiving it. If there is not enough information to adjudicate your Claim, Delta Dental will notify you or your Dentist within 30 days. The notice will (a) describe the information needed, (b) explain why it is needed, (c) request an extension of time in which to decide the Claim, and (d) inform you or your Dentist that the information must be received within 45 days or your Claim will be Denied if the services were performed by a Non-Participating Dentist, or not chargeable to the Member if the services were performed by a Participating Dentist. You will receive a copy of any notice sent to your Dentist. Once Delta Dental receives the requested information, it has 15 days to adjudicate your Claim. If you or your Dentist does not supply the requested information, Delta Dental will deny your Claim. In such case, you will be responsible for all charges if the services were performed by a Non-Participating Dentist. If the services were performed by a Participating Dentist, the services will not be chargeable to the Member. Once Delta Dental adjudicates your Claim, it will notify you within five days.

Authorized Representative

You may also appoint an authorized representative to deal with Delta Dental on your behalf with respect to any Claim you file or any review of a Denied Claim you wish to pursue (see the Claims Appeal Procedure section). You should contact your Contractor, call Delta Dental's Customer Service department, toll-free, at 800-524-0149, or write them at P.O. Box 9089, Farmington Hills, Michigan, 48333-9089, to request a form to designate the person you wish to appoint as your representative. Delta Dental will only recognize the person whom you have authorized on the last dated form filed with Delta Dental. Once you have appointed an authorized representative, Delta Dental will communicate directly with your representative and will not inform you of the status of your Claim. You will have to get that information from your representative. If you have not designated a representative, Delta Dental will communicate directly with you.

Questions and Assistance

Questions regarding your coverage should be directed to your Contractor or call Delta Dental's Customer Service department, toll-free, at 800-524-0149. You may also write to Delta Dental's Customer Service department at P.O. Box 9089, Farmington Hills, Michigan, 48333-9089. When writing to Delta Dental, please include your name, the Contractor's name and number, the Enrollee's Member ID number, and your daytime telephone number.

VI. How Payment is Made

Delta Dental shall make payments for Covered Services in accordance with the type of plan selected by the Contractor. The type of plan selected will be identified on your Summary of Dental Plan Benefits.

Delta Dental PPO (Point-of-Service)

If your Dentist is a Participating Dentist, Delta Dental will base payment on the Maximum Approved Fee for Covered Services.

Delta Dental will send payment directly to Participating Dentists and you will be responsible for any applicable Copayments and/or Deductibles. Unless prohibited by state law, you will be responsible for the Maximum Approved Fee for most commonly performed non-covered services. For other non-covered services, you will be responsible for the Dentist's Submitted Amount.

If your Dentist is a Non-Participating Dentist, Delta Dental will base payment on the Non-Participating Dentist Fee for Covered Services.

If your Dentist is an Out-of-Country Dentist, Delta Dental will base payment on the Out-of-Country Dentist Fee for Covered Services.

For Covered Services rendered by a Non-Participating Dentist or Out-of-Country Dentist, Delta Dental will send payment to you unless otherwise required by law or contract, and you will be responsible for making full payment to the Dentist. You will be responsible for any difference between Delta Dental's payment and the Dentist's Submitted Amount.

Delta Dental PPO (Standard)

Regardless of your Dentist's participating status, Delta Dental will base its payment on the lesser of the Submitted Amount or the PPO Dentist Schedule.

Delta Dental will send payment directly to Participating Dentists and you will be responsible for any applicable Copayments and/or Deductibles. If your Dentist is not a PPO Dentist, but is a Premier Dentist, you will also be responsible for any difference between the PPO Dentist Schedule and the Premier Dentist Schedule for Covered Services, in addition to Copayments and/or Deductibles. Unless prohibited by state law, you will be responsible for the Maximum Approved Fee for most commonly performed non-covered services. For other non-covered services, you will be responsible for the Dentist's Submitted Amount.

For Covered Services rendered by a Non-Participating Dentist or Out-of-Country Dentist, Delta Dental will send payment to you unless otherwise required by law or contract, and you will be responsible for making full payment to the Dentist. You will be responsible for any difference between Delta Dental's payment and the Dentist's Submitted Amount.

Orthodontics

If This Plan includes orthodontics, it will be identified on and paid as reflected in your Summary of Dental Plan Benefits.

Covered Services Requiring Multiple Visits

In the event a Covered Service requires more than one visit with your Dentist, payment for the Covered Service will be rendered upon Completion Date.

VII. Benefit Categories

The Benefits covered by This Plan are set forth in your Summary of Dental Plan Benefits.

VIII. Exclusions and Limitations

Exclusions

Delta Dental will make no payment for the following services or supplies, unless otherwise specified in the Summary of Dental Plan Benefits. All charges for these services will be your responsibility:

1. Services for injuries or conditions payable under Workers' Compensation or Employer's Liability laws. Services received from any government agency, political subdivision, community agency, foundation, or similar entity. NOTE: This provision does not apply to any programs provided under Medicaid or Medicare.
2. Services or supplies, as determined by Delta Dental, for correction of congenital or developmental malformations, with the exception of congenitally missing teeth.
3. Cosmetic surgery or dentistry for aesthetic reasons, as determined by Delta Dental.
4. Services completed or appliances completed before a person became eligible under This Plan. This exclusion does not apply to orthodontic treatment in progress (if a Covered Service).
5. Prescription drugs (except intramuscular injectable antibiotics), premedication, medicaments/solutions, and relative analgesia.
6. General anesthesia and intravenous sedation for (a) surgical procedures, unless medically necessary, or (b) restorative dentistry.
7. Charges for hospitalization, laboratory tests, histopathological examinations and miscellaneous tests.
8. Charges for failure to keep a scheduled visit with the Dentist.
9. Services or supplies, as determined by Delta Dental, for which no valid dental need can be demonstrated.
10. Services or supplies, as determined by Delta Dental that are investigational in nature, including services or supplies required to treat complications from investigational procedures.
11. Services or supplies, as determined by Delta Dental, which are specialized procedures or techniques.
12. Treatment by other than a Dentist, except for services performed by a licensed dental hygienist under the supervision of a licensed Dentist. Treatment rendered by any other licensed dental professional may be covered only as solely determined by the Contractor and/or Delta Dental.
13. Services or supplies for which the patient is not legally obligated to pay, or for which no charge would be made in the absence of Delta Dental coverage.
14. Services or supplies received due to an act of war, declared or undeclared, or terrorism.
15. Services or supplies covered under a hospital, surgical/medical, or prescription drug program.
16. Services or supplies that are not within the categories of Benefits selected by the Contractor and that are not covered under the terms of this Certificate.
17. Fluoride rinses, self-applied fluorides, or desensitizing medicaments.
18. Caries preventive medicament.
19. Preventive control programs (including oral hygiene instruction, caries susceptibility tests, dietary control, tobacco counseling, home care medicaments, etc.).
20. Space maintainers for maintaining space due to premature loss of anterior primary teeth.
21. Lost, missing, or stolen appliances of any type, or replacement or repair of orthodontic appliances or space maintainers.
22. Cosmetic dentistry, including repairs to facings posterior to the second bicuspid position.
23. Veneers.
24. Prefabricated crowns used as final restorations on permanent teeth.
25. Appliances, surgical procedures, and restorations for increasing vertical dimension; for altering, restoring, or maintaining occlusion; for replacing tooth structure loss resulting from attrition, abrasion, abfraction, or erosion; or for periodontal splinting. If Orthodontic Services are Covered Services, this exclusion will not apply to Orthodontic Services as limited by the terms and conditions of the Contract between Delta Dental and the Contractor.
26. Implant/abutment supported interim fixed denture for edentulous arch.
27. Soft occlusal guard appliances.
28. Paste-type root canal fillings on permanent teeth.
29. Replacement, repair, relines, or adjustments of occlusal guards.
30. Chemical curettage.
31. Services associated with overdentures.
32. Metal bases on removable prostheses.
33. The replacement of teeth beyond the normal complement of teeth.
34. Personalization or characterization of any service or appliance.
35. Temporary crowns used for temporization during crown or bridge fabrication.
36. Posterior bridges in conjunction with partial dentures in the same arch, sharing at least one posterior edentulous space in common.
37. Precision abutments, attachments and stress breakers.
38. Biologic materials to aid in soft and osseous tissue regeneration when submitted on the same day as tooth extraction, periradicular surgery, soft tissue grafting, guided tissue regeneration, implants, ridge augmentation, ridge preservation/extraction sites,

periradicular surgery, apicoectomy sites, hemisections, and periodontal or implant bone grafting.

39. Bone replacement grafts and specialized implant surgical techniques, including radiographic/surgical implant index.
40. Appliances, restorations, or services for the diagnosis or treatment of disturbances of the temporomandibular joint.
41. Diagnostic photographs and cephalometric films, unless done for orthodontics and orthodontics are a Covered Service.
42. 3-D scans and images.
43. Myofunctional therapy.
44. Mounted case analyses.
45. Molecular, antigen or antibody testing for a public health related pathogen.
46. Vaccinations.
47. Bone replacement grafts when performed in conjunction with a hemisection.
48. Fabrication, adjustment, relin, or repair of sleep apnea appliances.
49. Removal of non-resorbable barrier.
50. Intraoral tomosynthesis images
51. Any and all taxes applicable to the services.
52. Processing policies may otherwise exclude payment by Delta Dental for services or supplies.

Delta Dental will make no payment for the following services or supplies. Participating Dentists may not charge Members for these services or supplies. All charges from Non-Participating Dentists for the following services or supplies are your responsibility:

1. Services or supplies, as determined by Delta Dental, which are not provided in accordance with generally accepted standards of dental practice.
2. The completion of forms or submission of Claims.
3. Consultations, patient screening, or patient assessment when performed in conjunction with examinations or evaluations.
4. Caries risk assessment performed on a Member age two or under.
5. Local anesthesia.
6. Acid etching, cement bases, cavity liners, and bases or temporary fillings.
7. Infection control.
8. Temporary, interim, or provisional crowns.
9. Gingivectomy as an aid to the placement of a restoration.
10. The correction of occlusion, when performed with prosthetics and restorations involving occlusal surfaces.
11. Diagnostic casts, when performed in conjunction with restorative or prosthodontic procedures.

12. Palliative treatment, when any other service is provided on the same date except X-rays and tests necessary to diagnose the condition.
13. Post-operative X-rays, when done following any completed service or procedure.
14. Periodontal charting.
15. Pins and preformed posts, when done with core buildups.
16. Any substructure when done for inlays, onlays, and veneers.
17. A pulp cap, when done with a sedative filling or any other restoration. A sedative or temporary filling, when done with pulpal debridement for the relief of acute pain prior to conventional root canal therapy or another endodontic procedure. The opening and drainage of a tooth or palliative treatment, when done by the same Dentist or dental office on the same day as completed root canal treatment.
18. A pulpotomy on a permanent tooth, except on a tooth with an open apex.
19. A therapeutic apical closure on a permanent tooth, except on a tooth where the root is not fully formed.
20. Retreatment of a root canal by the same Dentist or dental office within two years of the original root canal treatment.
21. A prophylaxis or full mouth debridement, when done on the same day as periodontal maintenance or scaling in the presence of gingival inflammation.
22. Scaling in the presence of gingival inflammation when done on the same day as periodontal maintenance.
23. Prophylaxis, scaling in the presence of gingival inflammation, or periodontal maintenance when done within 30 days of three or four quadrants of scaling and root planing or other periodontal treatment.
24. Full mouth debridement when done within 30 days of scaling and root planing.
25. Scaling and debridement in the presence of inflammation or mucositis of a single implant, including cleaning of the implant surfaces without flap entry and closure, when performed within 12 months of implant restorations, provisional implant crowns and implant or abutment supported interim dentures.
26. Scaling and debridement in the presence of inflammation or mucositis of a single implant, when done on the same day as a prophylaxis, scaling in the presence of gingival inflammation, periodontal maintenance, full mouth debridement, periodontal scaling and root planing, periodontal surgery or debridement of a peri-implant defect.
27. Full mouth debridement, when done on the same day as a comprehensive periodontal evaluation.
28. A sealant, sealant repair, preventive resin restoration or interim caries arresting medicament is not payable when done on the same day as a sealant, sealant repair, preventive resin restoration

or interim caries arresting medicament performed on the same tooth.

29. An occlusal adjustment, when performed on the same day as the delivery of an occlusal guard.
30. Reline, rebase, or any adjustment or repair within six months of the delivery of a denture.
31. Reline or any adjustment or repair to a sleep apnea appliance within six months of the delivery.
32. Adjustments, temporary relines, or tissue conditioning within three months of delivery of an immediate denture.
33. Tissue conditioning, when performed on the same day as the delivery of a denture or the reline or rebase of a denture.
34. Periapical and/or bitewing X-rays, when done within a clinically unreasonable period of time of performing panoramic and/or full mouth X-rays, as determined solely by Delta Dental.
35. Charges or fees for overhead, internet/video connections, software, hardware or other equipment necessary to deliver services, including but not limited to teledentistry services.
36. Capture only images which are not associated with any interpretation or reporting.
37. Frenulectomy when performed on the same day as any other surgical procedure(s) in the same surgical area by the same dentist or dental office.
38. Surgical removal of implant body when performed within three months of an implant/mini-implant on the same tooth by the same dentist or dental office.
39. Non-surgical implant removal when performed within six months of an implant/mini-implant on the same tooth by the same dentist or dental office.
40. Scaling and root planing when performed on the same day as surgical root repair or exposures.
41. Surgical repair or exposure of root when performed on the same day as endodontic or periodontal surgical procedures.
42. Intraorifice barriers.
43. Removal of non-resorbable barrier when performed by the same dentist who placed the barrier.
44. Excision of benign or malignant lesions when performed in the same area and on the same day as another surgical procedure by the same dentist or dental office.
45. Processing policies may otherwise exclude payment by Delta Dental for services or supplies.

Limitations

The Benefits for the following services or supplies are limited as follows, unless otherwise specified in the Summary of Dental Plan Benefits. All charges for services or supplies that exceed these limitations will be your responsibility. All time limitations are measured from the actual date (i.e., to the day) of the applicable prior dates of services in our records with

any Delta Dental Member Plan or, at the request of your Contractor, any dental plan:

1. Bitewing X-rays are payable once per calendar year, unless a full mouth X-ray which include bitewings has been paid in that same year.
2. Panoramic or full mouth X-rays (which may include bitewing X-rays) are payable once in any five-year period.
3. Any combination of teeth cleanings (prophylaxes (general or periodontal cleanings), full mouth debridement, scaling in the presence of inflammation, and periodontal maintenance procedures) are payable twice per calendar year. Full mouth debridement is payable once in a lifetime.
4. Oral examinations and evaluations (not including limited problem focused evaluations or patient screenings) are only payable twice per calendar year, regardless of the Dentist's specialty.
5. Patient screening is payable once per calendar year.
6. Preventive fluoride treatments are payable twice per calendar year for people age 18 and under.
7. Bilateral space maintainers are payable once per arch in a lifetime for people age 13 and under.
8. Unilateral space maintainers are payable once per quadrant in a lifetime for people age 13 and under.
9. A distal shoe space maintainer is payable for first permanent molars once per quadrant for people age eight and under.
10. Cast restorations (including jackets, crowns and onlays) and associated procedures (such as core buildups and post substructures) are payable once in any five-year period per tooth. Subsequent minor restorations on the same tooth are also subject to this five-year limitation.
11. Crowns or onlays are payable only for extensive loss of tooth structure due to caries (decay) or fracture (lost or mobile tooth structure).
12. Individual crowns over implants are payable at the prosthodontic benefit level once in a five-year period.
13. Substructures, porcelain, porcelain substrate, and cast restorations are not payable for people age 11 and under.
14. Hard full or partial arch occlusal guards are payable once in any five-year period.
15. An interim partial denture is payable only for the replacement of permanent anterior teeth for people age 16 and under or during the healing period for people age 17 and over.
16. Biologic materials to aid in soft and osseous tissue regeneration are payable once per natural tooth in a 36-month period.
17. Prosthodontic Services limitations:
 - a. One complete upper and one complete lower denture, and any implant used to support a

- denture, are payable once in any five-year period.
- b. A removable partial denture, endosteal implant (other than to support a denture), or fixed bridge is payable once in any five-year period unless the loss of additional teeth requires the construction of a new appliance.
 - c. A removable unilateral partial denture is payable once per quadrant in any five-year period unless the loss of additional teeth requires the construction of a new appliance.
 - d. Fixed bridges and removable partial dentures are not payable for people age 15 and under.
 - e. Rebase hybrid prostheses are payable once in any five-year period per appliance.
 - f. A reline or the complete replacement of denture base material is payable once in any three-year period per appliance.
 - g. Implant removal is payable once per tooth or area in a five-year period.
 - h. Implant maintenance is payable once per any 12-month period.
 - i. Removal of a broken implant retaining screw is payable once in a five-year period.
18. Orthodontic Services limitations, if covered under your Plan pursuant to your Summary of Dental Plan Benefits:
- a. Orthodontic Services are payable for Members pursuant to the age limits specified in your Summary of Dental Plan Benefits.
 - b. If the treatment plan terminates before completion for any reason, Delta Dental's obligation for payment ends on the last day of the month in which the patient was last treated.
 - c. Upon written notification to Delta Dental and to the patient, a Dentist may terminate treatment for lack of patient interest and cooperation. In those cases, Delta Dental's obligation for payment ends on the last day of the month in which the patient was last treated.
19. Delta Dental's obligation for payment of Benefits ends on the last day of coverage. However, Delta Dental will make payment for Covered Services provided on or before the last day of coverage, as long as Delta Dental receives a Claim for those services within one year of the date of service.
20. When services in progress are interrupted, Delta Dental will not issue payment for any incomplete services; however, Delta Dental will calculate the Maximum Approved Fee that the dentist may charge you for such incomplete services, and those charges will be your responsibility. In the event the interrupted services are completed later by a Dentist, Delta Dental will review the Claim to determine the amount of payment, if any, to the Dentist in accordance with Delta Dental's policies at the time services are completed.
21. Care terminated due to the death of a Member will be paid to the limit of Delta Dental's liability for the services completed or in progress.
22. Optional treatment: If you select a more expensive service than is customarily provided, Delta Dental may make an allowance for certain services based on the fee for the customarily provided service. You are responsible for the difference in cost. In all cases, Delta Dental will make the final determination regarding optional treatment and any available allowance.
- Listed below are services for which Delta Dental will provide an allowance for optional treatment. Remember, you are responsible for the difference in cost for any optional treatment.
- a. Resin, porcelain fused to metal, and porcelain crowns (including implant crowns), bridge retainers, or pontics on posterior teeth – Delta Dental will pay only the amount that it would pay for a full metal crown.
 - b. Overdentures – Delta Dental will pay only the amount that it would pay for a conventional denture.
 - c. Resin, or porcelain/ceramic onlays on posterior teeth – Delta Dental will pay only the amount that it would pay for a metallic onlay.
 - d. Inlays, regardless of the material used – Delta Dental will pay only the amount that it would pay for an amalgam or composite resin restoration.
 - e. All-porcelain/ceramic bridges – Delta Dental will pay only the amount that it would pay for a conventional fixed bridge.
 - f. Implant/abutment supported complete or partial dentures – Delta Dental will pay only the amount that it would pay for a conventional denture.
 - g. Gold foil restorations – Delta Dental will pay only the amount that it would pay for an amalgam or composite restoration.
 - h. Posterior stainless steel crowns with esthetic facings, veneers or coatings – Delta Dental will pay only the amount that it would pay for a conventional stainless steel crown.
 - a. Maximum Payment: All Benefits available under This Plan are subject to the Maximum Payment limitations set forth in your Summary of Dental Plan Benefits.
23. If a Deductible amount is stated in the Summary of Dental Plan Benefits, Delta Dental will not pay for any services or supplies, in whole or in part, to which the Deductible applies until the Deductible amount is met.
24. Caries risk assessments are payable once in any 12-month period for Members age 3-18.
25. Assessments of salivary flow by measurement are payable once in any 36-month period.

- 26. Scaling and debridement in the presence of inflammation or mucositis of a single implant is payable once per tooth in any 24-month period.
- 27. A sealant, sealant repair, preventive resin restoration or interim caries arresting medicament is not payable when done on the same day as restorations involving the occlusal surface.
- 28. Interim caries arresting medicament is payable twice per tooth per Benefit Year and is limited to five applications per day.
- 29. Sealants are covered once per tooth per lifetime on first permanent molars for Members age nine and under.
- 30. Sealants are covered once per tooth per lifetime on second permanent molars for Members age 14 and under.
- 31. One cone beam CT is allowed within a 12-month period except when performed for TMD treatment.
- 32. Restorations performed within two months of caries arresting medicament.
- 33. Processing policies may otherwise limit payment by Delta Dental for services or supplies.

Delta Dental will make no payment for services or supplies that exceed the following limitations. All charges are your responsibility. However, Participating Dentists may not charge Members for these services or supplies when performed by the same Dentist or dental office. All time limitations are measured from the actual date (i.e., to the day) of the applicable prior dates of services in our records with any Delta Dental Member Plan or, at the request of your Contractor, any dental plan:

- 1. Amalgam and composite resin restorations are payable once in any two-year period, regardless of the number or combination of restorations placed on a surface.
- 2. Core buildups and other substructures are payable only when needed to retain a crown on a tooth with excessive breakdown due to caries (decay) and/or fractures.
- 3. Recementation of a crown, onlay, inlay, veneer, space maintainer, or bridge within six months of the seating date.
- 4. Retention pins are payable once in any two-year period. Only one substructure per tooth is a Covered Service.
- 5. Root planing is payable once in any two-year period.
- 6. Periodontal surgery is payable once in any three-year period.
- 7. A complete occlusal adjustment is payable once in any five-year period. The fee for a complete occlusal adjustment includes all adjustments that are necessary for a five-year period. A limited occlusal adjustment is not payable more than three times in any five-year period. The fee for a limited occlusal adjustment includes all adjustments that are necessary for a six-month period.

- 8. Tissue conditioning is payable twice per arch in any three-year period.
- 9. The allowance for a denture repair (including reline or rebase) will not exceed half the fee for a new denture.
- 10. Services or supplies, as determined by Delta Dental, which are not provided in accordance with generally accepted standards of dental practice.
- 11. Scaling and debridement in the presence of inflammation or mucositis of a single implant is payable once per tooth in any 24-month period when performed by the same office.
- 12. A sealant, sealant repair, preventive resin restoration or interim caries arresting medicament is not payable when done on the same day as restorations involving the occlusal surface when performed by the same office.
- 13. A sealant, sealant repair or preventive resin restoration is not payable when performed within 24 months of a sealant, sealant repair or preventive resin restoration performed on the same tooth.
- 14. One caries risk assessment is allowed on the same date of service.
- 15. One caries risk assessment is allowed within a 12-month period when done by the same dentist/dental office.
- 16. One assessment of salivary flow by measurement is allowed within a 12-month period when done by the same dentist/dental office.
- 17. Processing policies may otherwise limit payment by Delta Dental for services or supplies.

IX. Coordination of Benefits

Coordination of Benefits (“COB”) applies to This Plan when a Member has dental benefits under more than one plan. The objective of COB is to make sure the combined payments of the plans are no more than your actual dental bills. COB rules establish whether This Plan’s Benefits are determined before or after another plan’s benefits.

You must submit your bills to the primary plan first. The primary plan must pay its full benefits as if you had no other coverage. If the primary plan denies your Claim or does not pay the full bill, you may then submit the remainder of the bill to the secondary plan.

Which Plan is Primary?

To decide which plan is primary, Delta Dental will consider both the COB provisions of the other plan and the relationship of the Member to This Plan’s Enrollee, as well as other factors. The primary plan is determined by the first of the following rules that applies:

1. Non-coordinating Plan

If you have another plan that does not coordinate benefits, it will always be primary.

2. Enrollee v. Dependent Coverage

The plan that covers the Member as an Enrollee will be primary over a plan that covers the Member as a dependent. However, please note that if the

Member is a Medicare beneficiary, federal law may reverse this order.

3. Children (Parents Divorced or Separated)

If a court decree makes one parent responsible for health care expenses, that parent’s plan is primary.

If a court decree states that the parents have joint custody without stating that one of the parents is responsible for the Child’s health care expenses, Delta Dental follows the birthday rule (see rule 4 below).

If neither of these rules applies, the order will be determined as follows:

- a. First, the plan of the parent with custody of the Child will be primary;
- b. Then, the plan of the spouse of the parent with custody of the Child will be primary;
- c. Next, the plan of the parent without custody of the Child will be primary; and
- d. Last, the plan of the spouse of the parent without custody of the Child will be primary.

4. Children and the Birthday Rule

The plan of the parent whose birthday is earliest in the calendar year is always primary for Children. For example, if your birthday is in January and your spouse’s birthday is in March, your plan will be primary for all of your Children. If both parents have the same birthday, the plan that has covered the parent for the longer period will be primary.

5. Laid Off or Retired Employees

The plan that covers the Member as a laid off or retired employee or as a dependent of a laid off or retired employee will be primary.

6. COBRA Coverage

The plan that is provided under a right of continuation pursuant to federal law or a similar state law (that is, COBRA) will be primary.

7. Other Plans

If none of the rules above determines the order of benefits, the plan that has covered the Member for the longer period will be primary.

If the other plan does not have rule 5 and/or rule 6 (above) and decides the order of benefits differently from This Plan, This Plan may ignore either of those rules.

In the event that these rules do not determine how Delta Dental should coordinate benefits with another plan, Delta Dental will follow its internal policies and procedures for determining which plan is primary, unless prohibited by applicable law.

How Delta Dental Pays as Primary Plan

When Delta Dental is the primary plan, it will pay for Covered Services as if you had no other coverage.

How Delta Dental Pays as Secondary Plan

When Delta Dental is the secondary plan, it will pay for Covered Services based on the amount left after the primary plan has paid. It will not pay more than that

amount, and it will not pay more than it would have paid as the primary plan.

When Benefits are reduced as described above, each Benefit is reduced in proportion. Benefits are then charged against any applicable benefit limit of This Plan.

Right to Receive and Release Needed Information

Delta Dental needs certain facts to apply these COB rules, and it has the right to decide which facts it needs. It may get needed facts from or give them to any other organization or person regarding the Claim being coordinated. Delta Dental need not tell or get the consent of any person to do this. Each person claiming Benefits under This Plan must give Delta Dental any facts it needs to pay the Claim.

Facility of Payment

A payment made under another plan may include an amount that should have been paid under This Plan. If it does, Delta Dental may pay that amount to the organization that made the payment.

That amount will then be treated as though it were a Benefit paid under This Plan, and Delta Dental will not have to pay that amount again. The term “payment made” includes providing benefits in the form of services, in which case “payment made” means reasonable cash value of the benefits provided in the form of services.

Right of Recovery

If the amount of the payments made by Delta Dental is more than it should have paid under this COB provision, Delta Dental may recover the excess from one or more of the persons it has paid or for whom it has paid, or any other person or organization that may be responsible for the benefits or services provided for the Member.

Payment includes the reasonable cash value of any benefits provided in the form of services.

X. Reconsideration and Claims Appeal Procedure

Reconsideration

If you receive notice of an Adverse Benefit Determination and you think that Delta Dental incorrectly denied all or part of your Claim, you or your Dentist may contact Delta Dental’s Customer Service department and ask them to reconsider the Claim to make sure it was processed correctly. You may do this by calling the toll-free number, 800-524-0149, and speaking to a telephone advisor. You may also mail your inquiry to the Customer Service Department at P.O. Box 9089, Farmington Hills, Michigan, 48333-9089.

When writing, please enclose a copy of your explanation of benefits and describe the problem. Be sure to include your name, telephone number, the date, and any information you would like considered about your Claim.

A request for reconsideration is not required and should not be considered a formal request for review of a denied Claim. Delta Dental provides this opportunity for you to describe problems or submit an explanation or additional information that might indicate your Claim

was improperly denied, and allow Delta Dental to correct any errors quickly and immediately.

Whether or not you have asked Delta Dental informally to reconsider its initial determination, you can request a formal review using the Formal Claims Appeal Procedure described below.

Formal Claims Appeal Procedure

If you receive notice of an Adverse Benefit Determination, you, or your Authorized Representative, should seek a review as soon as possible, but you must file your request for review within 180 days of the date that you received that Adverse Benefit Determination.

To request a formal review of your Claim, send your request in writing to:

**Dental Director
Delta Dental
P.O. Box 30416
Lansing, Michigan 48909-7916**

Please include your name and address, the Enrollee's Member ID, the reason why you believe your Claim was wrongly denied, and any other information you believe supports your Claim. You also have the right to review the contract between Delta Dental and the Contractor and any documents related to it. If you would like a record of your request and proof that Delta Dental received it, mail your request certified mail, return receipt requested.

The Dental Director or any person reviewing your Claim will not be the same as, nor subordinate to, the person(s) who initially decided your Claim. The reviewer will grant no deference to the prior decision about your Claim. The reviewer will assess the information, including any additional information that you have provided, as if he or she were deciding the Claim for the first time. The reviewer's decision will take into account all comments, documents, records and other information relating to your Claim even if the information was not available when your Claim was initially decided.

If the decision is based, in whole or in part, on a dental or medical judgment (including determinations with respect to whether a particular treatment, drug, or other item is experimental, investigational, or not medically necessary or appropriate), the reviewer will consult a dental health care professional with appropriate training and experience, if necessary. The dental health care professional will not be the same individual or that person's subordinate consulted during the initial determination.

The reviewer will make a determination within 60 days of receipt of your request. If your Claim is denied on review (in whole or in part), you will be notified in writing. The notice of an Adverse Benefit Determination during the Formal Claims Appeal Procedure will meet the requirements described below.

Manner and Content of Notice

Your notice of an Adverse Benefit Determination will inform you of the specific reasons(s) for the denial, the pertinent plan provisions(s) on which the denial is based, the applicable review procedures for dental Claims, including time limits and that, upon request, you are entitled to access all documents, records and

other information relevant to your Claim free of charge. This notice will also contain a description of any additional materials necessary to complete your Claim, an explanation of why such materials are necessary, and a statement that you have a right to bring a civil action in court if you receive an Adverse Benefit Determination after your Claim has been completely reviewed according to this Formal Claims Appeal Procedure. The notice will also reference any internal rule, guideline, protocol, or similar document or criteria relied on in making the Adverse Benefit Determination, and will include a statement that a copy of such rule, guideline or protocol may be obtained upon request at no charge. If the Adverse Benefit Determination is based on a matter of medical judgment or medical necessity, the notice will also contain an explanation of the scientific or clinical judgment on which the determination was based, or a statement that a copy of the basis for the scientific or clinical judgment can be obtained upon request at no charge.

The Adverse Benefit Determination notice will inform you of your right to a managerial-level conference to complete the formal grievance procedure.

XI. Termination of Coverage

Your Delta Dental coverage may automatically terminate:

- ◆ When the Contractor advises Delta Dental to terminate your coverage.
- ◆ On the first day of the month for which the Contractor has failed to pay Delta Dental.
- ◆ For fraud or misrepresentation in the submission of any Claim.
- ◆ For your Dependent, when they no longer qualify as a Dependent.
- ◆ For any other reason stated in the Contract between Delta Dental and the Contractor.

Delta Dental will not continue eligibility for any person covered under This Plan beyond the termination date requested by the Contractor. A person whose eligibility is terminated may not continue group coverage under this Certificate, except as required by the continuation coverage provisions of the Consolidated Omnibus Budget Reconciliation Act of 1985 or comparable, non-preempted state law ("COBRA").

XII. Continuation of Coverage

If the Contractor is required to comply with COBRA and the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") and your dental coverage would otherwise end, you and your Dependents may have the right to continue that coverage at your expense.

When is Plan Continuation Coverage Available?

Continuation coverage is available if your coverage or a covered Dependent's coverage would end because:

1. Your employment, if applicable, ends for any reason other than your gross misconduct.
2. You do not qualify as an Enrollee as set forth in your Summary of Dental Plan Benefits.

3. You are divorced or legally separated.
4. You die.
5. Your Dependent is no longer a Dependent.
6. You become enrolled in Medicare (if applicable).
7. You are called to active duty in the armed forces of the United States.

If you believe you are entitled to continuation coverage, you should contact the Contractor to receive the appropriate documentation required under the Employee Retirement Income Security Act of 1974 ("ERISA").

XIII. General Conditions

Assignment

Services and Benefits are for the personal benefit of Members and cannot be transferred or assigned, other than to pay Participating Dentists directly.

Subrogation and Right of Reimbursement

To the extent that This Plan provides or pays Benefits for Covered Services, Delta Dental is subrogated to any right you and/or your Dependent has to recover from another party or entity, including but not limited to, that party's insurer, or any other insurer that you or your Dependent may have, which would have been the primary payer if not for the payments made by Delta Dental. This includes but is not limited to, automobile, home, and other liability insurers, as well as any other group health plans.

To the extent that Delta Dental has a subrogation right, you and/or your Dependent must:

1. Provide Delta Dental with any information necessary to identify any other person, entity or plan that may be obligated to provide payments or benefits for the Covered Services that were paid for by Delta Dental,
2. Cooperate fully in Delta Dental's exercise of its right to subrogation and reimbursement,
3. Not do anything to prejudice those rights (such as settling a claim against another party without notifying Delta Dental, or not including Delta Dental as a co-payee of any settlement amount),
4. Sign any document that Delta Dental determines is relevant to protect Delta Dental's subrogation and reimbursement rights, and
5. Provide relevant information when requested.

The term "information" includes any documents, insurance policies, and police or other investigative reports, as well as any other facts that may reasonably be requested to help Delta Dental enforce its rights. Failure by you or your Dependent to cooperate with Delta Dental may result, at the discretion of Delta Dental, in a reduction of future benefit payments available to you or your Dependent under This Plan of an amount up to the aggregate amount paid by Delta Dental that was subject to Delta Dental's equitable lien, but for which Delta Dental was not reimbursed.

Obtaining and Releasing Information

While you and/or your Dependent(s) are enrolled in This Plan, you and/or your Dependent(s) agree to provide Delta Dental with any information it needs to process Claims and administer Benefits for you and/or your Dependent(s). This includes allowing Delta Dental access to your dental records.

Dentist-Patient Relationship

Members are free to choose any Dentist. Each Dentist is solely responsible for the treatment and/or dental advice provided to the Member, and Delta Dental does not have any liability resulting therefrom.

Loss of Eligibility During Treatment

If a Member loses eligibility while receiving dental treatment, only Covered Services received while that person was covered under This Plan will be payable.

Certain services begun before the loss of eligibility may be covered if they are completed within 60 days from the date of termination. In those cases, Delta Dental evaluates those services in progress to determine what portion may be paid by Delta Dental. The difference between Delta Dental's payment and the total fee for those services is your responsibility. This provision does not apply to orthodontics if covered under This Plan.

Late Claims Submission

Delta Dental will make no payment for services or supplies if a Claim for such has not been received by Delta Dental within one year following the date the services or supplies were completed. In the event that a Participating Provider submits a Claim more than one year from the date of service, Delta Dental will deny that portion of the Claim that Delta Dental would have paid if the Claim had been timely submitted, and such denied portion of the Claim will not be chargeable to the Member. However, you will remain responsible for any applicable Deductible and/or Copayment. In the event that a Non-Participating Provider submits a Claim more than one year from the date of service, Delta Dental will Deny the Claim and you may be responsible for the full amount.

Change of Certificate or Contract

No changes to this Certificate, your Summary of Dental Plan Benefits, or the underlying contract are valid unless Delta Dental approves them in writing.

Actions

You cannot bring an action on a legal claim arising out of or related to this Certificate unless you have provided at least 60 days' written notice to Delta Dental, unless prohibited by applicable state law. In addition, you cannot bring an action more than three years after the legal claim first arose or after expiration of the applicable statute of limitations, whichever is shorter. Any person seeking to do so will be deemed to have waived his or her right to bring suit on such legal claim. Except as set forth above, this provision does not preclude you from seeking a judicial decision or pursuing other available legal remedies.

Change of Status

You must notify Delta Dental, through the Contractor, of any event that changes the status of a Dependent. Events that can affect the status of a Dependent include, but are not limited to, marriage, birth, death, divorce, and entrance into military service.

Governing Law

This Certificate and the underlying group Contract will be governed by and interpreted under the laws of the state of Michigan.

Right of Recovery Due to Fraud

If Delta Dental pays for services that were sought or received under fraudulent, false, or misleading pretenses or circumstances, pays a Claim that contains false or misrepresented information, or pays a Claim that is determined to be fraudulent due to your acts or acts of your Dependents, it may recover that payment from you or your Dependents. Delta Dental may recover any payment determined to be based on false, fraudulent, misleading, or misrepresented information by deducting that amount from any payments properly due to you or your Dependents. Delta Dental will provide an explanation of the payment recovery at the time the deduction is made.

Legally Mandated Benefits

If any applicable law requires broader coverage or more favorable treatment for you or your Dependents than is provided by this Certificate, that law shall control over the language of this Certificate.

Any person intending to deceive an insurer, who knowingly submits an application or files a Claim containing a false or misleading statement, is guilty of insurance fraud.

Insurance fraud significantly increases the cost of health care. If you are aware of any false information submitted to Delta Dental, please call our toll-free hotline. We only accept anti-fraud calls at this number.

ANTI-FRAUD TOLL-FREE HOTLINE:

800-524-0147



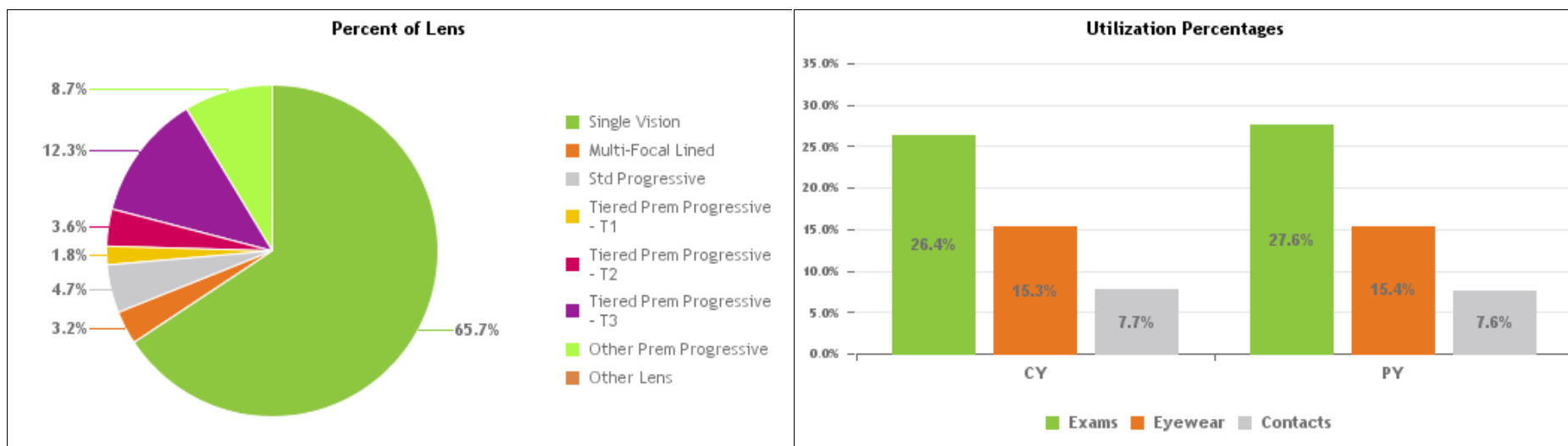
City of Ann Arbor

EyeMed provides City of Ann Arbor the following utilization reports for your review.

- Summary Page – High Level Comparison of Utilization Percentages, Current vs. Prior Year
- Utilization – Utilization Percentages & Dollars by Month, Current vs. Prior Year
- Network Utilization – Utilization Percentages by Provider Bands, Current vs. Prior Year
- Benefit Utilization – Client Savings by Service/Material Purchased
- Member Experience – Member Savings by Service/Material Purchased
- Glossary – Glossary of Terms and Calculations

Please contact your Account Manager should you have any questions about your utilization. Thank you for your business.

City of Ann Arbor YTD Member Savings: \$160,487





Utilization	Membership		Exam Utilization				Material Utilization			
	Client		Client		BOB		Client		BOB	
Member Type	CY #	PY #	CY %	PY %	CY %	PY %	CY %	PY %	CY %	PY %
Subscriber	722	712	33.8%	36.5%	32.8%	31.9%	29.6%	27.8%	32.7%	31.6%
Spouse/Partner	447	453	28.7%	32.0%	33.5%	32.9%	27.3%	29.8%	32.7%	31.7%
Child/Other	668	670	16.9%	15.1%	23.9%	23.8%	13.0%	13.0%	20.5%	20.0%
For more information, please review the Utilization page(s).										

Network Utilization	Exam & Mat'l Share		Exam Share				Material Share			
	Client		Client		BOB		Client		BOB	
Location Type	CY %	PY %	CY %	PY %	CY %	PY %	CY %	PY %	CY %	PY %
Independent	35.2%	35.3%	36.3%	38.9%	49.0%	51.0%	34.0%	31.0%	38.6%	41.3%
Retail	60.6%	59.0%	61.4%	57.7%	49.4%	47.4%	59.6%	60.5%	55.2%	53.1%
Out of Network	4.2%	5.7%	2.3%	3.4%	1.5%	1.5%	6.4%	8.6%	4.9%	4.5%
For more information, please review the Network Utilization page.										

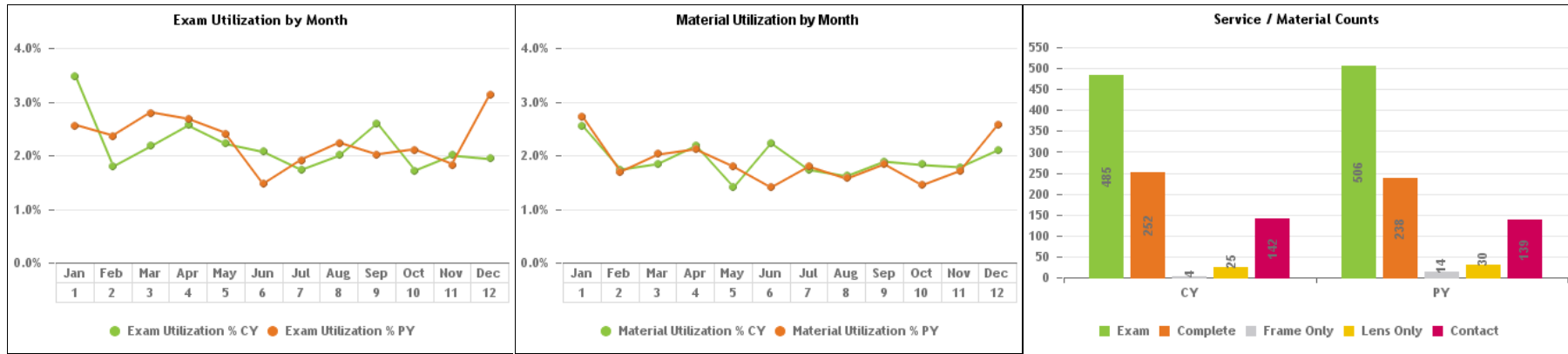
Benefit Utilization	Client		BOB		Lens Enhancements	Client		BOB	
	CY %	PY %	CY %	PY %		CY %	PY %	CY %	PY %
Exam	26.4%	27.6%	30.3%	29.7%	Top Add-Ons (% of Lens)				
Material	23.0%	22.9%	29.1%	28.2%	Polycarbonate	70.4%	73.1%	67.0%	67.3%
Eyewear (% of Materials)	66.4%	67.0%	69.5%	69.2%	Anti-Reflective Coating	40.1%	40.3%	73.4%	72.1%
Contacts (% of Materials)	33.6%	33.0%	30.5%	30.8%	Scratch Coating	12.3%	12.3%	18.7%	18.4%
Single Vision (% of Lens)	65.7%	68.3%	59.0%	58.7%	Photochromic	15.5%	15.3%	21.6%	20.8%
Multi-Focal Lined (% of Lens)	3.2%	4.9%	4.3%	4.5%	For more information, please review the Member Experience page.				
Progressive (% of Lens)	31.0%	26.9%	36.8%	36.8%					
Other Lens (% of Lens)	0.0%	0.0%	0.0%	0.0%					
For more information, please review the Benefit Utilization page.									



City of Ann Arbor

Utilization

Client Utilization	Subscribers		Members		Members Using Benefit		Exam Utilization				Material Utilization			
By Month	CY #	PY #	CY #	PY #	CY #	PY #	CY #	CY \$	PY #	PY \$	CY #	CY \$	PY #	PY \$
January	726	716	1,837	1,869	76	62	64	\$2,560	48	\$1,920	47	\$3,808	51	\$2,935
February	726	706	1,829	1,816	46	48	33	\$1,315	43	\$1,690	32	\$3,265	31	\$4,595
March	725	705	1,832	1,820	51	58	40	\$1,590	51	\$2,010	34	\$2,711	37	\$3,059
April	719	707	1,826	1,829	58	59	47	\$1,905	49	\$1,940	40	\$5,768	39	\$3,429
May	722	703	1,839	1,822	46	54	41	\$1,620	44	\$1,765	26	\$2,255	33	\$2,736
June	714	710	1,826	1,831	55	36	38	\$1,515	27	\$1,070	41	\$3,420	26	\$3,148
July	718	706	1,831	1,822	44	52	32	\$1,265	35	\$1,400	32	\$4,026	33	\$2,942
August	723	713	1,840	1,833	44	48	37	\$1,480	41	\$1,630	30	\$2,492	29	\$2,271
September	723	714	1,841	1,835	55	51	48	\$1,910	37	\$1,470	35	\$3,002	34	\$2,827
October	726	723	1,849	1,847	43	52	32	\$1,330	39	\$1,505	34	\$2,706	27	\$2,141
November	720	723	1,838	1,851	47	47	37	\$1,475	34	\$1,360	33	\$2,830	32	\$2,577
December	725	723	1,847	1,853	55	69	36	\$1,445	58	\$2,315	39	\$3,273	48	\$3,908
	722	712	1,836	1,836	620	636	485	\$19,410	506	\$20,075	423	\$39,558	420	\$36,570





City of Ann Arbor

Network Utilization

Network Utilization by Band (CY)		Client Combined (Ex & Matis)		Client Exam Share		Client Mat'l Share	
Location Type	Provider Band	CY %	PY %	CY %	PY %	CY %	PY %
Independent	Independent	35.2%	35.3%	36.3%	38.9%	34.0%	31.0%
Total: Independent		35.2%	35.3%	36.3%	38.9%	34.0%	31.0%
Retail	LensCrafters	13.5%	12.1%	14.6%	10.9%	12.3%	13.6%
	Pearle Vision	5.2%	5.5%	4.7%	5.5%	5.7%	5.5%
	Target Optical	0.7%	1.2%	0.6%	1.0%	0.7%	1.4%
	Contacts Direct	0.6%	0.2%	0.0%	0.0%	1.2%	0.5%
	Other Retail	40.6%	40.0%	41.4%	40.3%	39.7%	39.5%
Total: Retail		60.6%	59.0%	61.4%	57.7%	59.6%	60.5%
Out of Network	Out of Network	4.2%	5.7%	2.3%	3.4%	6.4%	8.6%
Total: Out of Network		4.2%	5.7%	2.3%	3.4%	6.4%	8.6%

Frames by Price Point and Network (CY)	Independent	LensCrafters	Pearle Vision	Target Optical	Other Retail	Out of Network	Total All Frames
<= \$100	8.4%	6.5%	10.0%	50.0%	38.6%	70.6%	26.1%
\$100-\$110	0.0%	0.0%	0.0%	0.0%	0.9%	0.0%	0.4%
\$110-\$120	2.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%
\$120-\$130	6.0%	9.7%	0.0%	0.0%	10.5%	0.0%	7.8%
\$130-\$140	0.0%	0.0%	0.0%	0.0%	3.5%	11.8%	2.3%
\$140-\$150	6.0%	0.0%	0.0%	0.0%	1.8%	0.0%	2.7%
\$150-\$170	7.2%	12.9%	10.0%	0.0%	7.9%	0.0%	7.8%
\$170-\$200	9.6%	32.3%	10.0%	0.0%	14.9%	11.8%	14.8%
\$200-\$300	37.3%	25.8%	60.0%	50.0%	17.5%	5.9%	26.1%
\$300-\$400	16.9%	12.9%	0.0%	0.0%	3.5%	0.0%	8.6%
> \$400	6.0%	0.0%	10.0%	0.0%	0.9%	0.0%	2.7%
Frame Count by Network	83	31	10	2	114	17	257
Network Percent of Total	32.3%	12.1%	3.9%	0.8%	44.4%	6.6%	100.0%
Percent of Frames < Allowance	8.4%	6.5%	10.0%	50.0%	38.6%	17.6%	22.6%
Avg Frame Retail Price	\$240	\$212	\$244	\$162	\$154	\$109	\$189



City of Ann Arbor

Benefit Utilization

Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service / Material	Lens Type							
Exam		485	26.4%	\$52,405	\$19,969	\$32,436	\$108	61.9%
Contacts		142	7.7%	\$52,731	\$51,617	\$1,114	\$371	2.1%
Fit & Follow		118	6.4%	\$9,709	\$6,329	\$3,379	\$82	34.8%
Frame		256	13.9%	\$48,698	\$31,445	\$17,253	\$190	35.4%
Lens	Single Vision	182	9.9%	\$16,433	\$5,945	\$10,488	\$90	63.8%
Lens	Multi-Focal Lined	9	0.3%	\$1,353	\$837	\$517	\$150	38.2%
Lens	Std Progressive	13	0.5%	\$3,122	\$2,369	\$753	\$240	24.1%
Lens	Tiered Prem Progressive - T1	5	0.1%	\$1,378	\$1,078	\$301	\$276	21.8%
Lens	Tiered Prem Progressive - T2	10	0.3%	\$2,421	\$1,932	\$489	\$242	20.2%
Lens	Tiered Prem Progressive - T3	34	1.7%	\$11,337	\$9,000	\$2,337	\$333	20.6%
Lens	Other Prem Progressive	24	1.3%	\$9,403	\$7,560	\$1,843	\$392	19.6%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		277	14.1%	\$45,447	\$28,720	\$16,727	\$164	36.8%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	592	128	444	512	148	23
Exam	16.2%	27.3%	29.3%	34.8%	29.1%	13.0%
Contacts	2.7%	9.4%	11.7%	10.2%	6.8%	0.0%
Frame	8.3%	14.8%	12.4%	17.2%	28.4%	13.0%
Single Vision	9.0%	16.4%	12.6%	8.2%	6.8%	0.0%
Multi-Focal Lined	0.2%	0.0%	0.0%	0.4%	4.1%	0.0%
Std Progressive	0.0%	0.0%	0.2%	1.0%	4.7%	0.0%
Tiered Prem Progressive - T1	0.0%	0.0%	0.0%	0.6%	0.7%	4.3%
Tiered Prem Progressive - T2	0.0%	0.0%	0.0%	1.2%	2.0%	4.3%
Tiered Prem Progressive - T3	0.0%	0.0%	0.0%	5.3%	4.7%	0.0%
Other Prem Progressive	0.0%	0.0%	0.0%	2.3%	6.8%	8.7%
Other Lens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



City of Ann Arbor

Member Experience

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	485	26.4%	\$52,405	\$559	\$51,846	\$108	\$1	98.9%
Total: Exams	485	26.4%	\$52,405	\$559	\$51,846	\$108	\$1	98.9%
Dilation	16	0.9%	\$119	\$0	\$119	\$7	\$0	100.0%
Retinal Photo	69	3.8%	\$2,446	\$2,336	\$110	\$35	\$34	4.5%
Refraction	286	15.6%	\$8,669	\$108	\$8,561	\$30	\$0	98.8%
Total: Exam Services	371	20.2%	\$11,234	\$2,444	\$8,790	\$30	\$7	78.2%
Contacts	142	7.7%	\$52,731	\$33,183	\$19,549	\$371	\$234	37.1%
Total: Contacts	142	7.7%	\$52,731	\$33,183	\$19,549	\$371	\$234	37.1%
Fit & Follow	118	6.4%	\$9,709	\$6,329	\$3,379	\$82	\$54	34.8%
Total: Fit & Follow	118	6.4%	\$9,709	\$6,329	\$3,379	\$82	\$54	34.8%
Frame	256	13.9%	\$48,698	\$19,994	\$28,704	\$190	\$78	58.9%
Total: Frames	256	13.9%	\$48,698	\$19,994	\$28,704	\$190	\$78	58.9%
Single Vision	182	9.9%	\$16,433	\$727	\$15,706	\$90	\$4	95.6%
Multi-Focal Lined	9	0.3%	\$1,353	\$428	\$926	\$150	\$48	68.4%
Std Progressive	13	0.5%	\$3,122	\$1,804	\$1,318	\$240	\$139	42.2%
Tiered Prem Progressive - T1	5	0.1%	\$1,378	\$853	\$526	\$276	\$171	38.1%
Tiered Prem Progressive - T2	10	0.3%	\$2,421	\$1,437	\$984	\$242	\$144	40.6%
Tiered Prem Progressive - T3	34	1.7%	\$11,337	\$7,370	\$3,967	\$333	\$217	35.0%
Other Prem Progressive	24	1.3%	\$9,403	\$6,430	\$2,973	\$392	\$268	31.6%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	277	14.1%	\$45,447	\$19,048	\$26,399	\$164	\$69	58.1%



City of Ann Arbor

Member Experience

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Anti-Reflective Coating	69	3.8%	\$5,251	\$2,670	\$2,581	\$76	\$39	49.1%
Anti-Reflective Coating Tier 1	10	0.3%	\$930	\$651	\$279	\$93	\$65	30.0%
Anti-Reflective Coating Tier 2	32	1.6%	\$3,808	\$2,666	\$1,142	\$119	\$83	30.0%
Total: Anti-Reflective Coating	111	6.0%	\$9,989	\$5,987	\$4,002	\$90	\$54	40.1%
Polycarbonate	195	10.6%	\$12,863	\$6,589	\$6,274	\$66	\$34	48.8%
Total: Polycarbonate	195	10.6%	\$12,863	\$6,589	\$6,274	\$66	\$34	48.8%
Photochromic - Plastic	43	2.3%	\$5,952	\$4,166	\$1,786	\$138	\$97	30.0%
Total: Photochromic	43	2.3%	\$5,952	\$4,166	\$1,786	\$138	\$97	30.0%
Premium Scratch Coating	2	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Scratch Coating	32	1.7%	\$155	\$0	\$155	\$5	\$0	100.0%
Total: Scratch Coating	34	1.9%	\$155	\$0	\$155	\$5	\$0	100.0%
Anti-Reflective Coating Tier 3	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Blue Light	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Digital - Tier 1	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
High Index	41	2.2%	\$5,707	\$3,995	\$1,712	\$139	\$97	30.0%
Other Misc Add-Ons	50	2.7%	\$2,505	\$1,759	\$745	\$50	\$35	29.8%
Polarize Lens	14	0.5%	\$1,379	\$965	\$414	\$98	\$69	30.0%
Prem Anti-Reflective Coating	102	5.6%	\$15,661	\$10,963	\$4,698	\$154	\$107	30.0%
Prism	2	0.0%	\$5	\$4	\$2	\$3	\$2	30.0%
Rimless/Drill	1	0.0%	\$30	\$21	\$9	\$30	\$21	30.0%
Roll/Polish	5	0.1%	\$115	\$81	\$35	\$23	\$16	30.0%
Tint	33	1.6%	\$1,222	\$348	\$874	\$37	\$11	71.5%
Ultra-Violet Coating	130	7.1%	\$2,088	\$1,051	\$1,037	\$16	\$8	49.7%
Total: Other	378	20.6%	\$28,711	\$19,186	\$9,525	\$76	\$51	33.2%
Total: Service / Material (CY)	2,446	42.5%	\$277,893	\$117,485	\$160,409	\$356	\$151	57.7%



City of Ann Arbor

Client List

Group ID	Group Name	Effective Date	Renewal Date	Voluntary Indicator	Type
9790692 1001	CITY OF ANN ARBOR - MICHIGAN	7/1/2010	12/31/2026	Non-Voluntary	Fixed Fee
9824467 1001	CITY OF ANN ARBOR- COBRA	8/1/2011	12/31/2026	Non-Voluntary	Fixed Fee



Report Name	Field & Definition
General	<p>*Claims must include a funded exam, frame, lens or contact to be included within these reports.</p> <p>*Fit & Follow Up must be attached to a claim with a funded exam or contact to be included within these reports.</p> <p>CY - Current year reporting period.</p> <p>PY - Prior year reporting period.</p>
Summary	<p>BOB - EyeMed Book of Business.</p> <p>Exam Utilization - Number of exam claims divided by average member count.</p> <p>Material Utilization - Number of material claims divided by average member count.</p> <p>Exam Share - Percentage of exam claims by location type.</p> <p>Material Share - Percentage of material claims by location type.</p>
Utilization	<p>Members Using Benefit - Number of members with claim activity.</p> <p>Number of Exams - Number of exams billed from claims.</p> <p>Exam Claim Dollars - Claim dollars billed for the exams as reported on claims received.</p> <p>Number of Materials - Sum of eyewear and contacts billed from claims.</p> <p>Material Claim Dollars - Claim dollars billed for eyewear, contacts and fit & follow up as reported on claims received.</p>
Benefit Utilization	<p>Retail Dollars - Original cost (before discounts) of services as reported on the claims received.</p> <p>Net to Provider - Claim dollars billed for service and/or material type as reported on the claims received plus member out of pocket dollars.</p> <p>Client Savings Dollars - Retail dollars less net to provider dollars.</p> <p>Avg Retail Dollars - Retail dollars divided by count.</p> <p>Client Savings % - Client savings divided by retail dollars.</p>
Member Experience	<p>*Data includes Out-of-Network transactions.</p> <p>Member Responsibility - Dollars spent by members (member out of pocket).</p> <p>Member Savings - Retail dollars less member responsibility.</p> <p>Member Discount % - Member savings divided by retail dollars.</p>

Employee Number	Birth Date	Gender	State	Zip Code	Benefit	Plan Option	Coverage Start	Coverage Stop	COBRA
00001	08/25/1960	Male	MI	48103	Vision	Employee Only	01/01/2025		
00051	02/26/1965	Male	MI	48197	Vision	Family	01/01/2025		
00116	08/12/1975	Male	MI	48130	Vision	Family	01/01/2025		
00117	09/26/1975	Female	MI	48103	Vision	Employee Only	01/01/2025		
00168	06/21/1977	Male	MI	48165	Vision	Family	01/01/2025		
00170	12/04/1971	Male	OH	43402	Vision	Family	01/01/2025		
00178	07/10/1975	Female	MI	48103	Vision	Family	01/01/2025		
00293	03/09/1964	Male	MI	48178	Vision	Family	01/01/2025		
00295	05/19/1976	Female	MI	48855	Vision	Family	01/01/2025		
00312	07/31/1974	Male	MI	48111	Vision	Employee + One	01/01/2025		
00318	05/27/1979	Male	MI	48174	Vision	Employee + One	01/01/2025		
00353	01/29/1961	Male	MI	48137	Vision	Family	01/30/2023		
00366	02/06/1968	Female	MI	48197	Vision	Family	01/01/2025		
00419	08/14/1970	Male	MI	48390	Vision	Employee + One	01/01/2025		
00471	02/24/1976	Male	MI	48125	Vision	Family	01/01/2025		
00474	09/19/1973	Male	MI	48118	Vision	Family	01/01/2025		
00477	11/07/1977	Female	MI	48169	Vision	Family	01/01/2025		
00551	11/08/1970	Male	MI	48104	Vision	Employee + One	01/01/2023		
00579	02/22/1968	Female	MI	48198	Vision	Employee + One	01/01/2025		
00580	09/30/1973	Female	MI	481309222	Vision	Employee + One	01/01/2025		
00592	01/24/1967	Female	MI	48843	Vision	Employee + One	01/01/2025		
00660	07/16/1967	Female	MI	48198	Vision	Employee Only	01/01/2025		
00665	05/09/1966	Male	MI	48176	Vision	Family	01/01/2025	02/08/2025	
00665	05/09/1966	Male	MI	48176	Vision	Family	02/09/2025		
00668	06/08/1975	Male	MI	48104	Vision	Employee Only	01/01/2025		
00688	10/03/1976	Male	MI	48176	Vision	Family	01/01/2025		
00695	02/05/1974	Male	MI	48182	Vision	Family	01/01/2025		
00737	11/18/1966	Male	MI	49270	Vision	Employee Only	01/01/2025		
00755	11/26/1980	Male	MI	48130	Vision	Family	01/01/2025		
00761	04/26/1975	Male	MI	48114	Vision	Employee Only	01/01/2025		

00812	09/05/1963	Male	MI	48169	Vision	Family	01/01/2024	
00886	08/04/1969	Male	MI	49221	Vision	Family	01/01/2025	
00910	11/06/1972	Male	MI	49286	Vision	Family	01/01/2025	
00966	10/29/1973	Female	MI	48103	Vision	Family	01/01/2025	
01010	11/06/1974	Female	MI	48706	Vision	Employee + One	01/01/2025	
01022	10/22/1968	Male	MI	48197	Vision	Employee Only	01/01/2025	
01032	09/15/1976	Female	MI	48116	Vision	Family	01/01/2025	
01040	07/12/1976	Male	MI	48130	Vision	Family	01/01/2022	
01091	09/08/1978	Female	MI	48116	Vision	Family	01/01/2025	
01199	12/05/1969	Male	MI	48103	Vision	Employee + One	01/01/2024	09/12/2024
01203	05/10/1972	Female	MI	48169	Vision	Employee Only	01/01/2025	
01237	04/18/1977	Male	MI	48178	Vision	Employee Only	01/01/2025	
01242	09/16/1975	Male	MI	49285	Vision	Employee Only	01/01/2024	
01279	10/30/1956	Female	MI	48137	Vision	Employee + One	01/01/2025	
01344	01/14/1977	Male	MI	48197	Vision	Family	01/01/2025	
01346	04/06/1968	Male	MI	48198	Vision	Employee + One	01/01/2025	
01362	02/11/1973	Male	MI	49201	Vision	Family	01/01/2025	
01412	06/07/1971	Female	MI	48170	Vision	Employee + One	01/01/2025	
01421	01/17/1979	Female	MI	48108	Vision	Employee Only	01/01/2025	
01463	03/24/1975	Female	MI	48198	Vision	Employee Only	01/01/2025	
01466	09/21/1971	Male	MI	48130	Vision	Family	01/01/2025	
01489	12/07/1970	Female	MI	48105	Vision	Employee + One	01/01/2025	
01554	12/01/1977	Male	MI	48178	Vision	Family	01/01/2024	06/01/2024
01554	12/01/1977	Male	MI	48178	Vision	Family	01/01/2025	
01593	11/08/1971	Male	MI	48130	Vision	Family	01/01/2025	
01596	03/13/1973	Male	MI	48197	Vision	Employee Only	01/01/2025	
01621	11/29/1973	Male	MI	49251	Vision	Family	01/01/2025	
01627	11/27/1964	Male	MI	48104	Vision	Employee + One	01/01/2025	
01663	08/20/1970	Female	MI	48189	Vision	Employee + One	01/01/2025	
01682	09/28/1980	Male	MI	48118	Vision	Family	01/01/2022	
01723	04/22/1969	Female	MI	48189	Vision	Family	01/01/2025	

01737	01/08/1967	Female	MI	48130	Vision	Family	01/01/2025	
01743	06/10/1972	Male	MI	48836	Vision	Family	01/01/2025	
01789	02/19/1966	Male	MI	48197	Vision	Employee Only	01/01/2024	
01833	08/30/1975	Male	MI	48169	Vision	Family	01/01/2025	
01841	08/21/1977	Male	MI	48169	Vision	Family	01/01/2024	
01845	08/26/1967	Male	MI	48108	Vision	Employee Only	01/01/2025	
01891	12/04/1975	Male	MI	49286	Vision	Family	01/01/2025	
01903	11/30/1972	Male	MI	48104	Vision	Employee Only	01/01/2025	
01930	10/12/1971	Male	MI	48239	Vision	Family	01/01/2025	
01960	02/05/1965	Male	MI	48188	Vision	Employee Only	01/01/2025	
02022	08/10/1967	Male	MI	48430	Vision	Employee + One	01/01/2025	
02224	10/03/1965	Male	MI	48197	Vision	Employee + One	01/01/2025	
02249	07/19/1958	Male	MI	48103	Vision	Employee Only	01/01/2025	
02250	04/15/1974	Male	MI	48197	Vision	Employee + One	01/01/2025	
02315	04/26/1967	Female	MI	48104	Vision	Employee + One	01/01/2025	
02390	09/18/1965	Male	MI	48118	Vision	Employee + One	01/01/2025	
02391	09/22/1978	Male	MI	48160	Vision	Family	01/01/2025	
02403	05/24/1982	Male	MI	48843	Vision	Employee + One	01/01/2025	
02421	09/12/1977	Female	MI	48111	Vision	Family	01/01/2025	
02442	02/05/1975	Female	MI	48174	Vision	Employee + One	01/01/2025	
02503	06/01/1984	Male	MI	49240	Vision	Employee Only	01/01/2024	
03262	05/15/1985	Male	MI	48843	Vision	Family	01/01/2025	
03618	05/17/1976	Male	MI	48103	Vision	Family	01/01/2025	
03801	09/18/1974	Male	MI	48118	Vision	Employee + One	01/01/2025	
03802	06/12/1976	Male	MI	49240	Vision	Family	01/01/2025	
03867	01/10/1969	Male	MI	48135	Vision	Employee + One	01/01/2025	
03982	04/10/1972	Male	MI	48843	Vision	Employee Only	01/01/2025	
04444	07/21/1971	Male	MI	48105	Vision	Employee + One	01/01/2025	
05128	05/19/1975	Male	MI	48103	Vision	Employee + One	01/01/2024	
05214	01/27/1978	Male	MI	48108	Vision	Family	01/01/2025	
05215	11/22/1979	Female	MI	48144	Vision	Employee Only	01/01/2025	

05512	06/26/1978	Male	MI	48169	Vision	Family	01/01/2023	
06083	02/03/1980	Male	MI	48843	Vision	Employee + One	01/01/2025	
06086	04/24/1970	Male	MI	48176	Vision	Family	01/01/2025	
06304	02/19/1978	Female	MI	48103	Vision	Employee Only	01/01/2025	
06852	06/21/1964	Male	MI	48114	Vision	Employee + One	01/01/2025	
07123	11/20/1980	Male	MI	48108	Vision	Employee Only	01/01/2025	
07649	06/23/1983	Male	MI	49240	Vision	Employee Only	01/01/2023	
07771	10/18/1962	Male	MI	49238	Vision	Employee + One	01/01/2025	
07929	06/07/1972	Female	MI	48130	Vision	Family	01/01/2025	
08119	10/10/1974	Male	MI	49240	Vision	Family	01/01/2025	
08394	12/08/1971	Female	MI	49240	Vision	Employee + One	01/01/2025	
08398	09/17/1973	Female	MI	49240	Vision	Decline	09/22/2005	12/31/2024
08787	07/04/1968	Male	MI	48103	Vision	Employee + One	01/01/2025	
08963	06/25/1973	Male	MI	48103	Vision	Family	01/01/2025	
09017	11/02/1977	Male	MI	48855	Vision	Employee Only	01/01/2025	
09035	01/20/1983	Female	MI	48180	Vision	Employee Only	01/01/2024	
09046	04/15/1971	Male	MI	481039277	Vision	Family	01/01/2025	
09047	08/06/1974	Male	MI	49236	Vision	Family	01/01/2025	
09124	04/04/1968	Male	MI	48158	Vision	Employee + One	01/01/2025	
09258	06/23/1975	Female	MI	48188	Vision	Family	01/01/2025	
09466	05/31/1976	Male	MI	48198	Vision	Family	01/01/2025	
09565	05/17/1978	Male	MI	48108	Vision	Employee Only	01/01/2025	
09682	05/15/1977	Female	MI	49240	Vision	Employee + One	01/01/2025	
09970	01/24/1965	Female	MI	48197	Vision	Employee + One	01/01/2025	
10304	10/05/1971	Female	MI	48187	Vision	Family	01/01/2025	
10593	11/12/1988	Female	MI	48176	Vision	Employee + One	01/01/2025	
10680	06/02/1979	Female	MI	48507	Vision	Employee Only	01/01/2025	
10792	10/14/1972	Female	MI	48197	Vision	Employee + One	01/01/2025	
10904	07/15/1967	Female	OH	43615	Vision	Employee + One	01/01/2024	
10929	12/07/1958	Female	MI	48187	Vision	Employee Only	01/01/2024	
11006	11/10/1973	Male	MI	48130	Vision	Employee + One	01/01/2025	

11414	01/30/1971	Female	MI	48130	Vision	Employee + One	01/01/2025	
11501	03/15/1973	Male	MI	48103	Vision	Family	01/01/2025	
11510	04/07/1967	Female	MI	48103	Vision	Family	01/01/2025	
11673	09/30/1966	Male	MI	481971862	Vision	Employee + One	01/01/2024	
12017	01/22/1960	Male	MI	48185	Vision	Employee + One	01/01/2024	
12066	10/07/1970	Female	MI	48214	Vision	Decline	01/01/2024	12/31/2024
12622	07/19/1975	Male	MI	48108	Vision	Employee Only	01/01/2025	
13265	10/18/1969	Male	MI	48103	Vision	Employee + One	01/01/2025	
13374	06/09/1963	Male	MI	48160	Vision	Employee + One	01/01/2023	
13419	01/10/1971	Male	MI	49285	Vision	Employee + One	01/01/2025	
13639	03/18/1978	Female	MI	48187	Vision	Employee + One	01/01/2025	
13660	05/06/1976	Female	MI	48197	Vision	Decline	01/01/2021	12/31/2024
13665	01/27/1972	Male	MI	48383	Vision	Employee + One	01/01/2025	
13667	08/15/1971	Male	MI	48415	Vision	Family	01/01/2025	
13684	02/01/1961	Male	MI	48103	Vision	Employee Only	01/01/2025	
13691	11/02/1982	Female	MI	48104	Vision	Family	01/01/2025	
13696	05/31/1968	Male	MI	48176	Vision	Employee + One	01/01/2025	
13697	08/25/1972	Male	MI	48118	Vision	Employee + One	01/01/2024	04/20/2024
13697	08/25/1972	Male	MI	48118	Vision	Employee + One	01/01/2025	
13701	06/08/1980	Male	MI	48111	Vision	Family	01/01/2025	
13727	04/29/1977	Female	MI	48170	Vision	Employee + One	01/01/2022	
13780	01/28/1984	Male	MI	48160	Vision	Family	01/01/2025	
13825	12/29/1973	Male	MI	48160	Vision	Family	01/01/2025	
13836	11/10/1989	Male	MI	48130	Vision	Family	01/01/2024	
13852	06/10/1963	Male	MI	49270	Vision	Employee + One	01/01/2025	
13867	04/23/1980	Male	MI	48185	Vision	Family	01/01/2025	
13868	07/02/1963	Male	MI	48840	Vision	Family	01/01/2025	
13870	08/11/1971	Female	MI	48111	Vision	Employee Only	01/01/2025	
13875	09/02/1972	Male	MI	48176	Vision	Family	01/01/2025	
13885	02/15/1964	Female	MI	49285	Vision	Employee Only	01/01/2025	
13982	08/05/1971	Female	MI	48197	Vision	Employee + One	01/01/2025	

14080	10/30/1982	Male	MI	48104	Vision	Family	01/01/2025	
14127	07/18/1979	Male	MI	48131	Vision	Family	01/01/2025	
14128	01/01/1965	Female	MI	48169	Vision	Employee + One	01/01/2025	
14146	08/05/1977	Female	MI	49240	Vision	Employee + One	01/01/2025	
14151	05/13/1974	Female	MI	48189	Vision	Family	02/25/2024	
14216	11/15/1972	Male	MI	48879	Vision	Family	01/01/2022	
14228	09/16/1988	Female	MI	48103	Vision	Employee + One	01/01/2025	
14230	09/26/1989	Male	MI	48158	Vision	Family	01/01/2025	
14467	11/26/1956	Male	MI	49201	Vision	Employee + One	01/01/2025	
14504	10/01/1981	Female	MI	48108	Vision	Family	01/01/2025	
14666	08/01/1975	Male	MI	49229	Vision	Family	01/01/2025	
14669	04/20/1971	Male	MI	48189	Vision	Family	01/01/2025	
14679	12/11/1988	Male	MI	48130	Vision	Family	01/01/2025	
14680	05/17/1976	Female	MI	48239	Vision	Employee + One	01/01/2025	
14774	12/04/1973	Male	MI	48197	Vision	Family	01/01/2025	
14790	08/25/1978	Male	MI	48146	Vision	Family	01/01/2024	
14791	12/23/1968	Male	MI	49221	Vision	Employee + One	01/01/2025	
14799	09/30/1974	Male	MI	49236	Vision	Family	01/01/2022	
14800	06/14/1958	Female	MI	48198	Vision	Employee Only	01/01/2025	
14804	12/12/1975	Female	MI	48103	Vision	Family	01/01/2025	
14806	03/24/1983	Male	MI	49240	Vision	Family	01/01/2025	
14815	09/29/1981	Male	MI	48117	Vision	Decline	12/20/2011	12/31/2024
14817	07/25/1971	Male	MI	48192	Vision	Family	01/01/2025	
14820	03/11/1965	Male	MI	49285	Vision	Employee + One	01/01/2025	
14828	11/20/1970	Male	MI	48160	Vision	Employee + One	01/01/2024	
14834	01/26/1984	Male	MI	48178	Vision	Family	01/01/2025	
14846	11/18/1977	Female	MI	48239	Vision	Employee Only	01/01/2025	
14851	10/01/1959	Male	MI	48117	Vision	Employee + One	01/01/2025	
14853	07/31/1978	Male	MI	49229	Vision	Family	01/01/2025	
14855	10/11/1965	Female	OH	43619	Vision	Employee + One	01/01/2025	
14856	09/08/1977	Female	MI	48178	Vision	Family	01/01/2025	

14867	06/05/1983	Male	MI	49271	Vision	Family	01/01/2025	
15017	04/03/1986	Female	MI	49240	Vision	Family	01/01/2025	
15032	10/26/1977	Male	MI	48451	Vision	Decline	07/02/2023	12/31/2024
15033	08/19/1989	Male	MI	48843	Vision	Family	01/01/2025	
15034	05/11/1985	Male	MI	49240	Vision	Family	01/01/2025	
15037	03/23/1974	Male	MI	49286	Vision	Family	01/01/2025	
15038	02/19/1987	Male	MI	48154	Vision	Family	01/01/2024	
15039	12/12/1985	Male	MI	48382	Vision	Family	01/01/2025	
15046	06/22/1974	Male	MI	48189	Vision	Family	01/01/2025	
15066	04/06/1965	Male	MI	48116	Vision	Employee + One	01/01/2025	
15111	05/28/1964	Male	MI	48430	Vision	Employee + One	01/01/2025	
15142	10/28/1977	Male	MI	48116	Vision	Family	01/01/2025	
15150	08/05/1978	Male	MI	48159	Vision	Employee Only	01/01/2025	
15176	08/28/1977	Male	MI	48187	Vision	Decline	01/01/2013	12/31/2024
15179	05/24/1986	Female	MI	48188	Vision	Family	01/01/2025	
15198	10/11/1980	Male	MI	48872	Vision	Family	01/01/2025	
15200	08/04/1986	Male	MI	48154	Vision	Family	01/01/2025	
15201	10/28/1977	Male	MI	48382	Vision	Family	01/01/2025	
15204	08/01/1989	Male	MI	48240	Vision	Employee Only	01/01/2025	
15213	03/10/1968	Male	MI	48176	Vision	Employee + One	01/01/2025	
15214	05/31/1982	Male	MI	48178	Vision	Family	01/01/2025	
15218	10/16/1980	Male	MI	48103	Vision	Family	01/01/2025	
15231	03/23/1973	Male	MI	48169	Vision	Family	01/01/2025	
15232	10/30/1981	Male	MI	48178	Vision	Employee Only	01/01/2025	
15233	06/02/1984	Male	MI	48309	Vision	Family	01/01/2025	
15235	10/09/1978	Male	MI	48183	Vision	Family	01/01/2025	
15237	10/19/1984	Male	MI	48176	Vision	Family	01/01/2025	
15414	08/22/1970	Male	MI	48218	Vision	Employee Only	01/01/2025	
15415	08/30/1985	Male	MI	48178	Vision	Family	01/01/2025	
15422	08/16/1972	Female	MI	48178	Vision	Family	01/01/2025	
15429	08/06/1982	Male	MI	49286	Vision	Family	01/01/2025	

15431	10/27/1983	Male	MI	48118	Vision	Family	01/01/2025	
15441	10/30/1963	Female	MI	48120	Vision	Employee + One	01/01/2025	
15442	09/29/1977	Male	MI	48188	Vision	Family	01/01/2025	
15444	01/22/1973	Male	MI	48187	Vision	Employee + One	01/01/2025	
15449	11/16/1984	Male	MI	48178	Vision	Employee + One	01/01/2025	
15453	06/18/1989	Female	MI	48103	Vision	Employee Only	01/01/2025	
15456	05/28/1968	Male	MI	48104	Vision	Employee + One	01/01/2023	
15558	09/19/1964	Female	MI	48103	Vision	Employee Only	01/01/2025	
15579	08/26/1975	Male	MI	48197	Vision	Employee + One	01/01/2025	
15580	06/06/1991	Male	MI	48430	Vision	Employee Only	01/01/2025	
15584	01/26/1989	Male	MI	48433	Vision	Family	01/01/2025	
15586	07/24/1989	Male	MI	48353	Vision	Family	01/01/2025	
15588	04/27/1975	Male	MI	48174	Vision	Employee + One	01/01/2025	
15609	05/08/1989	Female	MI	48189	Vision	Family	01/01/2025	
15630	05/14/1984	Female	MI	48390	Vision	Employee + One	01/01/2025	
15638	11/09/1984	Male	MI	49441	Vision	Employee Only	01/01/2025	
15645	11/07/1997	Female	MI	48104	Vision	Employee Only	01/01/2025	
15650	04/01/1976	Male	MI	48152	Vision	Employee Only	01/01/2023	
15660	10/26/1974	Male	MI	48843	Vision	Employee + One	01/01/2025	
15687	09/17/1973	Female	MI	48130	Vision	Employee + One	01/01/2025	
15697	02/05/1981	Male	MI	49238	Vision	Family	01/01/2025	
15702	07/09/1991	Female	MI	48187	Vision	Family	01/01/2025	
15743	09/03/1958	Female	MI	48152	Vision	Employee + One	01/01/2025	
15744	01/10/1981	Male	MI	49236	Vision	Family	01/01/2025	
15748	06/04/1989	Male	MI	48103	Vision	Employee Only	01/01/2025	
15760	04/09/1995	Male	MI	48158	Vision	Employee Only	01/01/2025	
15817	10/01/1987	Female	MI	48197	Vision	Employee + One	01/01/2025	
15824	05/27/1987	Male	MI	48356	Vision	Employee + One	01/01/2025	
15851	08/05/1993	Male	MI	48158	Vision	Employee Only	01/01/2025	
15856	04/20/1975	Male	MI	48103	Vision	Employee + One	01/01/2025	
15857	03/17/1989	Female	MI	48197	Vision	Family	01/01/2025	

15858	08/06/1978	Female	MI	48130	Vision	Employee Only	01/01/2022	
15870	08/07/1979	Male	MI	48855	Vision	Employee + One	01/01/2025	
15872	07/20/1980	Female	MI	49236	Vision	Employee + One	01/01/2025	
15875	08/05/1989	Male	MI	48356	Vision	Family	01/01/2025	
15876	11/08/1986	Female	MI	48430	Vision	Family	01/01/2025	
15877	04/05/1979	Male	MI	48111	Vision	Family	01/01/2025	
15878	08/05/1979	Male	MI	48462	Vision	Family	01/01/2025	
15880	04/11/1981	Male	MI	49240	Vision	Family	01/01/2025	
15944	05/18/1981	Male	MI	48375	Vision	Family	01/01/2025	
15953	06/25/1989	Male	MI	48386	Vision	Employee + One	01/01/2025	
15959	09/08/1987	Male	MI	48843	Vision	Family	01/01/2025	
15979	10/06/1977	Female	MI	48105	Vision	Family	01/01/2025	
15985	12/12/1981	Male	MI	48118	Vision	Employee + One	01/01/2025	
16068	09/23/1979	Male	MI	48187	Vision	Family	01/01/2025	
16070	01/17/1986	Male	MI	48843	Vision	Family	01/01/2025	
16071	08/10/1980	Female	MI	48169	Vision	Employee + One	01/01/2025	
16074	11/09/1970	Male	MI	488436826	Vision	Family	01/01/2025	
16082	08/13/1977	Male	MI	48103	Vision	Employee Only	01/01/2024	
16083	01/08/1980	Male	MI	48197	Vision	Family	01/01/2024	
16090	07/25/1991	Male	MI	48169	Vision	Family	01/01/2025	
16092	11/01/1984	Male	MI	48187	Vision	Family	01/01/2025	
16096	01/04/1970	Male	MI	48386	Vision	Employee + One	01/01/2025	
16097	12/03/1984	Male	MI	48178	Vision	Family	01/01/2025	
16103	12/06/1978	Female	MI	48176	Vision	Decline	12/19/2021	12/31/2024
16118	06/27/1988	Male	MI	49265	Vision	Family	01/01/2025	
16144	04/17/1977	Male	MI	48169	Vision	Family	01/01/2025	
16145	12/17/1969	Male	MI	48118	Vision	Family	01/01/2025	
16154	12/03/1990	Male	MI	49267	Vision	Family	01/01/2025	
16165	10/23/1984	Male	MI	48159	Vision	Family	01/01/2023	
16179	03/02/1974	Male	MI	49236	Vision	Employee + One	01/01/2025	
16219	08/24/1981	Male	MI	49240	Vision	Decline	01/01/2016	12/31/2024

16220	06/04/1975	Female	MI	48843	Vision	Employee Only	01/01/2025	
16221	09/29/1981	Male	MI	48105	Vision	Family	01/01/2023	
16279	05/05/1994	Male	MI	48197	Vision	Employee Only	10/20/2024	
16284	09/11/1975	Male	MI	48179	Vision	Family	01/01/2025	
16286	08/25/1977	Male	MI	48176	Vision	Employee + One	01/01/2025	
16287	08/11/1980	Male	MI	48168	Vision	Family	01/01/2025	
16288	10/20/1986	Female	MI	48198	Vision	Family	01/01/2025	
16289	09/14/1973	Male	MI	48130	Vision	Family	01/01/2025	
16290	03/06/1973	Male	MI	48855	Vision	Family	10/21/2024	
16291	09/22/1989	Female	MI	48377	Vision	Employee Only	01/01/2025	
16302	01/20/1988	Male	MI	48118	Vision	Employee Only	01/01/2025	
16309	06/28/1979	Male	MI	48843	Vision	Family	01/01/2025	
16328	08/16/1983	Female	MI	49221	Vision	Family	01/01/2024	
16339	02/05/1975	Male	MI	48105	Vision	Family	01/01/2025	
16340	08/18/1967	Male	MI	48103	Vision	Employee + One	01/01/2025	
16341	09/01/1988	Male	MI	48169	Vision	Family	01/01/2025	
16348	02/05/1987	Male	MI	48843	Vision	Family	01/01/2025	
16356	11/19/1988	Male	MI	48103	Vision	Family	01/01/2025	
16369	10/16/1954	Female	MI	48103	Vision	Employee Only	01/01/2025	
16372	06/09/1985	Male	OH	43571	Vision	Family	01/01/2025	
16376	09/04/1981	Female	MI	48188	Vision	Family	01/01/2025	
16396	10/16/1971	Male	MI	48823	Vision	Family	01/01/2025	
16402	11/02/1981	Male	MI	49286	Vision	Family	01/01/2025	
16403	12/10/1990	Male	MI	49286	Vision	Family	01/01/2025	
16463	12/03/1977	Female	MI	49201	Vision	Family	01/01/2025	
16506	12/31/1996	Female	MI	48176	Vision	Employee Only	01/01/2025	
16528	01/14/1973	Female	MI	48103	Vision	Family	01/01/2024	
16566	06/17/1985	Male	MI	49286	Vision	Family	01/01/2025	
16567	11/22/1977	Male	MI	48178	Vision	Family	01/01/2025	
16587	03/17/1978	Female	MI	48108	Vision	Employee Only	01/01/2025	
17137	12/02/1994	Female	MI	48198	Vision	Employee Only	01/01/2025	

17140	12/22/1984	Male	MI	48439	Vision	Employee + One	01/01/2025	
17141	11/23/1989	Male	MI	48357	Vision	Family	01/01/2025	
17142	03/20/1986	Male	MI	49259	Vision	Employee Only	01/01/2025	
17143	04/28/1989	Male	MI	48178	Vision	Family	01/01/2025	
17145	09/10/1990	Male	MI	48430	Vision	Family	01/01/2025	
17146	01/31/1985	Male	MI	48843	Vision	Family	01/01/2025	
17148	10/11/1982	Male	MI	49201	Vision	Family	01/01/2025	
17149	08/20/1983	Male	MI	48067	Vision	Employee Only	01/01/2025	
17151	11/07/1983	Female	MI	48154	Vision	Family	01/01/2025	
17173	06/02/1982	Female	MI	48197	Vision	Family	01/01/2025	
17177	02/05/1984	Female	MI	48843	Vision	Family	01/01/2025	
17182	07/27/1972	Male	MI	48108	Vision	Family	01/01/2025	
17217	11/08/1989	Male	MI	48118	Vision	Employee Only	12/16/2024	
17227	09/07/1975	Female	MI	48198	Vision	Family	01/01/2025	
17229	02/20/1994	Female	MI	49236	Vision	Family	01/01/2025	
17281	08/17/1976	Male	MI	48104	Vision	Employee + One	01/01/2025	
17384	04/15/1985	Male	MI	48150	Vision	Family	01/01/2025	
17385	05/17/1978	Female	MI	48116	Vision	Employee Only	01/01/2019	
17385	05/17/1978	Female	MI	48116	Vision	Family	01/01/2025	
17387	12/06/1987	Male	MI	49236	Vision	Family	01/01/2025	
17388	05/05/1981	Male	MI	48170	Vision	Family	01/01/2025	
17389	12/19/1992	Male	MI	49286	Vision	Family	01/01/2025	
17393	11/25/1977	Female	MI	49201	Vision	Family	01/01/2025	
17398	08/29/1968	Female	AZ	85255	Vision	Employee Only	01/01/2025	
17399	08/26/1968	Female	MI	48375	Vision	Employee Only	01/01/2025	
17401	08/25/1997	Female	MI	48103	Vision	Employee Only	01/01/2025	
17436	06/06/1972	Male	MI	48111	Vision	Employee + One	01/01/2025	
17449	06/30/1985	Female	MI	48103	Vision	Family	01/01/2025	
17459	09/19/1971	Male	MI	48185	Vision	Employee + One	01/01/2025	
17466	04/26/1973	Female	MI	48103	Vision	Employee + One	01/01/2023	
17487	09/21/1973	Female	MI	48103	Vision	Family	01/01/2024	06/29/2024

17487	09/21/1973	Female	MI	48103	Vision	Family	01/01/2025	
17555	03/19/1996	Female	MI	48473	Vision	Employee + One	01/01/2025	
17556	02/18/1980	Male	MI	48159	Vision	Family	01/01/2025	
17586	10/05/1994	Female	MI	48168	Vision	Family	01/01/2025	
17597	08/11/1976	Male	MI	48473	Vision	Employee + One	01/01/2025	
17598	01/28/1987	Male	MI	48178	Vision	Family	01/01/2025	
17599	09/17/1978	Male	MI	48158	Vision	Family	01/01/2025	
17610	06/11/1980	Male	MI	48158	Vision	Employee + One	01/01/2025	
17620	06/14/1986	Male	MI	48182	Vision	Family	01/01/2025	
17621	12/19/1985	Male	MI	49286	Vision	Family	01/01/2024	06/01/2024
17621	12/19/1985	Male	MI	49286	Vision	Family	01/01/2025	
17623	03/16/1995	Female	MI	48176	Vision	Employee Only	01/01/2025	
17625	12/23/1966	Male	MI	49201	Vision	Employee + One	01/01/2025	
17645	10/20/1971	Male	MI	48170	Vision	Employee Only	01/01/2025	
17647	07/24/1989	Male	MI	48160	Vision	Family	01/01/2025	
17648	07/11/1976	Male	MI	48124	Vision	Employee Only	01/01/2025	
17656	03/13/1977	Female	MI	48118	Vision	Employee Only	01/01/2025	
17688	05/27/1962	Male	MI	48103	Vision	Family	01/01/2025	
17690	11/03/1989	Female	NC	27539	Vision	Employee Only	01/01/2025	
17693	06/04/1992	Female	MI	48130	Vision	Family	01/01/2025	
17698	05/10/1984	Female	MI	48118	Vision	Family	01/01/2022	
17699	11/15/1983	Female	MI	48103	Vision	Family	01/01/2025	
17700	04/02/1986	Male	MI	48836	Vision	Family	01/01/2025	
17706	12/23/1996	Male	MI	48118	Vision	Employee + One	01/01/2025	
17715	10/11/1991	Female	MI	48188	Vision	Family	01/01/2025	
17717	11/17/1954	Male	MI	48103	Vision	Employee + One	01/01/2025	
17719	07/17/1978	Male	MI	49240	Vision	Employee + One	01/01/2025	
17722	08/18/1984	Female	MI	48105	Vision	Employee + One	01/01/2025	
17729	11/28/1968	Female	MI	48855	Vision	Employee + One	01/01/2025	
17730	09/13/1978	Male	MI	48178	Vision	Employee + One	01/01/2025	
17731	08/27/1965	Male	MI	48842	Vision	Employee + One	01/01/2025	

17732	10/18/1976	Male	MI	48178	Vision	Family	01/01/2025	
17742	05/08/1974	Male	MI	48301	Vision	Family	01/01/2025	
17743	02/28/1992	Male	MI	48197	Vision	Family	01/01/2025	
17751	06/14/1989	Male	MI	48836	Vision	Family	01/01/2025	
17752	01/15/1991	Male	MI	48154	Vision	Family	01/01/2024	
17755	07/15/1990	Male	MI	48116	Vision	Employee Only	01/01/2025	
17756	12/26/1993	Male	MI	49240	Vision	Employee Only	01/01/2025	
17758	09/20/1989	Male	MI	48152	Vision	Employee Only	01/01/2025	
17769	03/24/1964	Female	MI	48104	Vision	Employee Only	01/01/2025	
17773	06/17/1978	Female	MI	48116	Vision	Family	01/01/2025	
17778	12/02/1963	Male	MI	48169	Vision	Employee + One	01/01/2025	
17787	09/16/1998	Male	MI	48164	Vision	Employee + One	01/01/2025	
17788	10/17/1995	Male	MI	48108	Vision	Employee Only	01/01/2025	
17812	12/24/1960	Female	MI	48114	Vision	Employee + One	01/01/2025	
17819	08/02/1982	Male	MI	48160	Vision	Family	01/01/2025	
17827	10/30/1979	Female	MI	48150	Vision	Family	01/01/2025	
17862	11/13/1987	Male	MI	48104	Vision	Employee Only	01/01/2023	
17875	11/15/1989	Female	MI	48185	Vision	Employee + One	01/01/2025	
17876	01/17/1983	Male	MI	48198	Vision	Employee + One	01/01/2024	10/19/2024
17876	01/17/1983	Male	MI	48198	Vision	Employee + One	01/01/2025	
17887	11/21/1991	Male	MI	48189	Vision	Decline	01/01/2024	12/31/2024
17926	08/22/1977	Female	MI	48219	Vision	Employee + One	01/01/2025	
17967	08/20/1984	Female	MI	49228	Vision	Family	01/01/2025	
17973	01/08/1999	Male	MI	48164	Vision	Decline	06/29/2024	06/29/2024
18008	05/08/1991	Male	MI	48393	Vision	Decline	01/01/2024	12/31/2024
18024	02/17/1982	Female	MI	48103	Vision	Family	01/01/2025	
18026	06/15/1989	Male	MI	48843	Vision	Employee + One	01/01/2025	
18028	11/09/1986	Male	MI	48162	Vision	Family	01/01/2025	
18029	12/18/1979	Male	MI	48176	Vision	Family	01/01/2025	
18030	10/18/1995	Female	MI	48130	Vision	Family	01/01/2025	
18033	06/23/1982	Male	MI	48178	Vision	Family	01/01/2025	

18108	03/04/1972	Male	MI	49270	Vision	Family	01/01/2025	
18118	07/18/1970	Male	MI	49247	Vision	Employee + One	01/01/2023	
18119	10/09/1970	Male	OH	43617	Vision	Employee Only	01/01/2025	
18126	04/07/1982	Male	MI	49201	Vision	Family	01/01/2025	
18132	05/07/1990	Male	MI	48066	Vision	Family	01/01/2025	
18146	09/30/1986	Female	MI	49203	Vision	Family	01/01/2025	
18148	07/10/1990	Male	MI	49203	Vision	Family	01/01/2025	
18149	07/14/1994	Male	MI	49259	Vision	Family	01/01/2025	
18150	07/30/1991	Male	MI	48130	Vision	Employee Only	01/01/2025	
18151	06/20/1994	Male	MI	49242	Vision	Family	01/01/2025	
18153	01/22/1995	Male	MI	48430	Vision	Employee Only	01/01/2024	
18156	04/15/1961	Male	MI	49201	Vision	Employee Only	01/01/2024	
18161	09/24/1989	Female	MI	48174	Vision	Employee + One	01/01/2025	
18167	07/28/1997	Male	MI	49240	Vision	Employee + One	01/01/2025	
18305	05/15/1975	Male	MI	49221	Vision	Employee + One	01/01/2025	
18377	07/24/1964	Male	MI	48137	Vision	Employee + One	01/01/2025	
18389	12/30/1976	Male	MI	48167	Vision	Family	01/01/2025	
18394	02/10/1994	Male	MI	49229	Vision	Family	01/01/2025	
18399	03/02/1978	Male	MI	49201	Vision	Family	01/01/2025	
18422	04/28/1983	Male	MI	48103	Vision	Family	01/01/2025	
18423	04/03/1982	Female	MI	48375	Vision	Decline	03/18/2019	12/31/2024
18424	01/03/1982	Male	MI	48137	Vision	Family	01/01/2025	
18425	01/06/1987	Male	MI	48178	Vision	Family	01/01/2025	
18427	10/08/1978	Male	MI	48187	Vision	Family	01/01/2025	
18428	10/14/1976	Male	MI	48118	Vision	Family	01/01/2025	
18465	01/14/1963	Female	MI	48103	Vision	Employee Only	01/01/2025	
18472	08/12/1970	Male	MI	48111	Vision	Employee + One	01/01/2025	
18487	08/14/1997	Female	MI	48103	Vision	Family	01/01/2025	
18489	02/08/1986	Male	MI	48164	Vision	Family	01/01/2025	
18490	03/25/1983	Male	MI	48130	Vision	Decline	09/15/2019	12/31/2024
18517	03/04/2001	Female	MI	49203	Vision	Employee Only	01/01/2025	

18555	09/07/1979	Male	MI	49286	Vision	Employee + One	01/01/2025	
18556	04/09/2002	Female	MI	48103	Vision	Decline	05/19/2024	12/31/2024
18629	09/22/1976	Male	MI	48158	Vision	Employee + One	01/01/2025	
18641	06/17/1990	Female	MI	48154	Vision	Employee + One	01/01/2025	
18642	08/24/1995	Female	MI	48843	Vision	Employee Only	01/01/2024	
18643	08/10/1996	Male	MI	48104	Vision	Employee Only	01/01/2025	
18648	07/06/1956	Male	MI	48187	Vision	Employee + One	01/01/2025	
18662	09/17/1976	Female	MI	48168	Vision	Family	01/01/2025	
18664	04/29/1998	Female	MI	48178	Vision	Decline	01/01/2023	12/31/2024
18665	06/20/1986	Male	MI	48393	Vision	Family	01/01/2025	
18670	06/12/1997	Male	MI	48111	Vision	Employee Only	01/01/2025	
18672	02/02/1970	Male	MI	48103	Vision	Family	01/01/2025	
18729	06/27/1989	Female	MI	48174	Vision	Employee Only	01/01/2025	
18734	08/28/1989	Female	MI	48473	Vision	Employee Only	01/01/2025	
18747	12/07/1995	Female	MI	49254	Vision	Family	01/01/2025	
18756	11/02/1970	Female	MI	49221	Vision	Employee + One	01/01/2025	
18774	11/02/1982	Female	MI	488215003	Vision	Employee Only	01/01/2025	
18791	06/21/1994	Male	MI	49286	Vision	Employee + One	01/01/2025	
18792	09/18/1984	Male	MI	48103	Vision	Family	01/01/2025	
18857	09/21/1994	Male	MI	48170	Vision	Family	01/01/2025	
18865	06/07/1974	Male	MI	49203	Vision	Family	01/01/2022	
18884	07/18/1994	Female	MI	49240	Vision	Employee Only	01/01/2025	
18886	07/24/1980	Male	MI	48130	Vision	Family	01/01/2025	
18888	11/04/1976	Female	MI	48335	Vision	Family	01/01/2025	
18890	01/18/1984	Male	MI	48176	Vision	Employee + One	01/01/2023	
18905	08/01/1998	Female	MI	48195	Vision	Family	01/01/2025	
18917	08/01/1989	Male	MI	48103	Vision	Family	01/01/2025	
18918	01/16/2001	Male	MI	49240	Vision	Employee Only	01/01/2025	
18920	03/11/1994	Male	MI	48178	Vision	Family	01/01/2024	
18921	09/26/1991	Male	MI	48118	Vision	Family	01/01/2024	
18927	05/26/1993	Male	OH	43615	Vision	Employee Only	01/01/2025	

18930	06/06/1980	Female	MI	48105	Vision	Employee + One	01/01/2025	
18962	02/28/1992	Male	MI	48198	Vision	Employee Only	01/01/2025	
18985	03/15/1997	Female	MI	48108	Vision	Employee Only	01/01/2025	
19068	10/30/1976	Male	MI	48189	Vision	Employee + One	01/01/2025	
19075	12/05/1965	Female	MI	48159	Vision	Employee + One	01/01/2025	
19140	07/18/1960	Female	MI	48197	Vision	Employee + One	01/01/2025	
19141	10/16/1959	Male	MI	48103	Vision	Family	01/01/2025	
19296	05/01/1995	Female	MI	49286	Vision	Employee Only	01/01/2024	
19568	07/28/1997	Male	MI	48158	Vision	Employee Only	01/01/2023	
19575	01/09/1972	Male	MI	48329	Vision	Decline	02/06/2021	12/31/2024
19619	04/29/1974	Male	MI	48159	Vision	Employee + One	01/01/2025	
19658	02/17/1992	Male	MI	48108	Vision	Employee + One	01/01/2022	
19659	01/15/1985	Male	MI	48198	Vision	Employee + One	01/01/2024	
19661	04/16/1987	Female	MI	48843	Vision	Family	01/01/2023	
19666	08/22/1989	Male	MI	49201	Vision	Family	01/01/2024	
19667	04/15/1971	Female	MI	48103	Vision	Employee Only	01/01/2025	
19670	10/15/1963	Female	MI	48130	Vision	Employee Only	01/01/2025	
19671	12/14/1991	Female	MI	48101	Vision	Family	01/01/2025	
19672	07/30/1995	Male	MI	48640	Vision	Family	01/01/2025	
19673	11/16/1999	Male	MI	48189	Vision	Employee Only	01/01/2023	
19674	08/20/1989	Male	MI	48842	Vision	Family	01/01/2025	
19678	09/17/1984	Female	MI	49236	Vision	Family	01/01/2025	
19683	02/11/1984	Male	MI	48103	Vision	Family	01/01/2025	
19684	11/11/1997	Male	MI	48166	Vision	Employee Only	01/01/2025	
19685	05/21/1971	Female	MI	48137	Vision	Employee + One	01/01/2025	
19700	09/07/1986	Male	MI	48111	Vision	Family	01/01/2025	
19701	03/29/1978	Male	MI	48150	Vision	Decline	01/01/2024	12/31/2024
19705	06/11/1961	Male	MI	48131	Vision	Employee + One	01/01/2024	
19706	05/25/1998	Female	MI	48103	Vision	Employee Only	05/01/2023	
19709	03/09/1981	Male	MI	48197	Vision	Employee Only	01/01/2025	
19726	02/17/1995	Female	MI	48197	Vision	Employee + One	01/01/2025	

19727	08/01/1985	Female	MI	48103	Vision	Family	01/01/2025	
19737	07/01/1985	Male	MI	48111	Vision	Employee + One	01/01/2024	
19743	02/12/1968	Male	MI	48169	Vision	Employee + One	01/01/2025	
19770	11/22/1980	Male	MI	49240	Vision	Family	01/01/2024	
19771	10/19/1994	Male	MI	49229	Vision	Family	01/01/2023	
19780	12/30/1998	Female	MI	48103	Vision	Employee + One	01/01/2025	
19782	08/09/1972	Male	MI	48105	Vision	Family	01/01/2025	
19812	07/07/1999	Female	MI	48336	Vision	Employee Only	01/01/2025	
19818	10/02/1974	Female	MI	48161	Vision	Employee + One	01/01/2025	
19819	11/15/1987	Female	MI	48130	Vision	Employee + One	01/01/2025	
19849	01/18/1985	Male	MI	48184	Vision	Family	01/01/2025	
19851	09/01/1992	Female	MI	49221	Vision	Employee Only	01/01/2024	
19853	08/14/1989	Male	MI	48197	Vision	Employee Only	01/01/2025	
19855	11/06/1996	Male	MI	48335	Vision	Employee + One	01/01/2025	
19856	07/10/1993	Male	MI	48336	Vision	Family	01/01/2025	
19860	03/09/1992	Female	MI	48162	Vision	Employee + One	01/01/2024	
19879	07/04/1988	Female	MI	48103	Vision	Family	01/01/2025	
19880	06/26/1960	Female	MI	49240	Vision	Decline	06/21/2021	12/31/2024
19890	03/04/1969	Female	MI	48103	Vision	Employee Only	01/01/2025	
19902	03/16/1970	Female	MI	48176	Vision	Employee + One	01/01/2022	
19906	09/05/1991	Male	MI	48197	Vision	Employee + One	01/01/2025	
19907	11/23/1993	Male	MI	48116	Vision	Employee Only	01/01/2025	
19908	03/28/1996	Male	MI	48169	Vision	Employee Only	01/01/2022	
19909	07/01/1994	Female	MI	49230	Vision	Employee Only	01/01/2025	
19911	12/13/1980	Male	MI	48160	Vision	Family	01/01/2024	
19924	03/11/1981	Male	MI	48105	Vision	Employee Only	01/01/2025	
19933	10/10/1977	Female	MI	48178	Vision	Employee Only	01/01/2025	
19941	06/01/1984	Female	MI	48103	Vision	Employee + One	01/01/2025	
19942	04/25/1991	Female	MI	48187	Vision	Family	01/01/2025	
19943	06/17/1993	Male	MI	481974520	Vision	Employee Only	01/01/2025	
19945	12/18/1967	Female	MI	48108	Vision	Family	01/01/2022	

19946	03/01/1997	Female	MI	48105	Vision	Employee Only	01/01/2024	
19948	07/14/1975	Female	MI	48103	Vision	Employee + One	01/01/2025	
19950	02/10/1986	Male	MI	48073	Vision	Employee + One	01/01/2025	
19958	05/22/1980	Female	MI	48187	Vision	Family	01/01/2025	
19974	07/28/1998	Female	MI	48836	Vision	Employee Only	07/29/2024	
19975	07/12/1968	Male	MI	48103	Vision	Employee + One	01/01/2024	
19977	03/26/2000	Female	MI	48198	Vision	Employee Only	01/01/2025	
19981	09/19/1981	Female	MI	48104	Vision	Employee + One	01/01/2025	
19989	12/21/1993	Male	MI	48176	Vision	Employee Only	01/01/2024	
19997	09/02/1988	Male	MI	48131	Vision	Family	01/01/2025	
20003	02/19/1986	Male	MI	49224	Vision	Family	01/01/2025	
20012	12/02/1964	Male	MI	49201	Vision	Employee + One	01/01/2025	
20013	07/16/1966	Male	MI	48108	Vision	Employee Only	01/01/2025	
20014	10/29/1981	Male	MI	48118	Vision	Family	01/01/2023	
20015	09/03/1995	Female	MI	48169	Vision	Employee Only	01/01/2025	
20020	05/17/1972	Female	MI	48198	Vision	Employee + One	01/01/2025	
20021	07/26/1983	Female	MI	49286	Vision	Family	01/01/2025	
20022	01/11/1969	Female	MI	48178	Vision	Employee Only	01/01/2025	
20023	02/12/1998	Male	MI	48104	Vision	Employee Only	01/01/2024	
20026	09/11/1989	Male	MI	48108	Vision	Employee + One	01/01/2025	
20028	01/28/1989	Male	MI	48174	Vision	Family	04/17/2022	
20031	01/12/1997	Male	MI	48178	Vision	Employee Only	01/01/2023	
20039	08/09/1978	Female	MI	48130	Vision	Family	01/01/2025	
20043	09/27/1993	Male	MI	49283	Vision	Family	01/01/2025	
20044	04/12/1973	Female	MI	48176	Vision	Employee + One	01/01/2025	
20050	09/09/1996	Male	MI	48150	Vision	Employee Only	01/01/2025	
20054	06/12/1997	Male	MI	48111	Vision	Employee + One	01/01/2025	
20056	07/06/1984	Male	MI	48843	Vision	Employee + One	01/01/2025	
20063	03/09/1990	Male	MI	48108	Vision	Family	09/15/2023	
20064	04/18/1993	Male	MI	48180	Vision	Family	01/01/2024	
20065	09/16/1988	Male	MI	48158	Vision	Family	01/01/2025	

20069	09/20/1995	Female	MI	48176	Vision	Employee Only	01/01/2025	
20071	06/19/1992	Male	IN	46307	Vision	Employee Only	06/25/2022	
20074	03/15/1985	Female	MI	48843	Vision	Employee Only	01/01/2025	
20081	10/13/1981	Male	MI	48103	Vision	Employee Only	01/01/2025	
20087	10/17/1974	Female	MI	48103	Vision	Family	11/27/2022	
20090	02/27/1986	Male	MI	48146	Vision	Employee + One	01/01/2025	
20092	03/20/1992	Male	MI	49230	Vision	Employee Only	01/01/2025	
20133	07/15/1977	Male	MI	48164	Vision	Employee Only	01/01/2025	
20134	11/16/1980	Male	MI	49240	Vision	Family	01/01/2025	
20157	09/19/1990	Male	MI	48189	Vision	Employee + One	08/06/2022	
20158	02/08/1986	Male	MI	48017	Vision	Family	01/01/2025	
20159	11/17/1990	Male	MI	48168	Vision	Employee + One	01/01/2025	
20164	06/15/2000	Female	MI	48152	Vision	Employee Only	01/01/2025	
20204	07/18/1968	Male	MI	49240	Vision	Decline	08/20/2022	12/31/2024
20206	06/19/1996	Male	MI	48131	Vision	Employee Only	01/01/2023	
20207	08/22/1998	Female	MI	48105	Vision	Employee Only	01/01/2024	
20209	08/01/1988	Male	MI	48197	Vision	Family	01/01/2025	
20210	02/16/1995	Male	MI	49283	Vision	Employee Only	01/01/2024	
20211	04/11/2000	Male	MI	48843	Vision	Employee + One	01/01/2025	
20244	05/06/1998	Female	MI	48197	Vision	Employee Only	01/01/2025	
20262	04/01/1996	Male	MI	49201	Vision	Employee Only	01/01/2025	
20300	01/11/1986	Female	MI	48186	Vision	Employee + One	01/01/2025	
20301	11/23/1983	Male	MI	48128	Vision	Employee + One	01/01/2023	
20302	01/11/1962	Male	MI	48103	Vision	Employee + One	10/08/2022	
20303	08/26/1997	Female	MI	48197	Vision	Employee Only	01/01/2025	
20304	02/28/1987	Female	MI	48103	Vision	Employee Only	07/11/2022	10/05/2024
20304	02/28/1987	Female	MI	48103	Vision	Employee Only	10/06/2024	
20306	05/13/1982	Male	MI	48159	Vision	Family	01/01/2025	
20308	08/05/1982	Female	MI	48111	Vision	Employee + One	01/01/2025	
20438	05/04/1983	Female	MI	48197	Vision	Employee Only	01/01/2025	
20458	01/16/1999	Female	MI	48198	Vision	Employee + One	01/01/2025	

20461	12/31/1998	Male	MI	48198	Vision	Employee + One	01/01/2025	
20466	09/14/1960	Female	MI	48118	Vision	Employee Only	01/01/2025	
20467	10/31/1987	Female	MI	48158	Vision	Family	01/01/2025	
20472	01/10/1987	Male	MI	48843	Vision	Family	01/01/2024	
20478	10/17/1992	Female	MI	48198	Vision	Employee + One	01/01/2024	
20481	06/19/1990	Male	MI	48197	Vision	Family	01/01/2025	
20482	12/11/1989	Male	MI	48162	Vision	Employee + One	01/01/2025	
20483	05/08/1986	Male	MI	48167	Vision	Family	01/01/2024	
20484	05/27/1983	Male	MI	48198	Vision	Employee + One	01/01/2025	
20488	10/22/1992	Female	MI	48105	Vision	Employee + One	01/01/2025	
20494	10/17/1995	Male	MI	48189	Vision	Employee Only	01/01/2025	
20504	06/14/1999	Male	MI	48843	Vision	Employee + One	01/01/2025	
20505	07/18/1998	Female	MI	48146	Vision	Family	01/01/2025	
20507	02/08/1999	Male	MI	49283	Vision	Employee Only	01/01/2025	
20511	06/12/1969	Male	MI	48827	Vision	Family	01/01/2024	10/05/2024
20511	06/12/1969	Male	MI	48827	Vision	Family	01/01/2025	
20513	06/08/1976	Male	MI	48103	Vision	Family	01/01/2025	
20521	04/20/2000	Female	MI	49423	Vision	Decline	01/01/2024	12/31/2024
20522	09/16/1997	Female	MI	48103	Vision	Employee + One	01/01/2025	
20526	11/21/1984	Male	MI	48124	Vision	Family	01/01/2025	
20527	06/12/1966	Female	MI	48116	Vision	Employee Only	01/21/2023	11/02/2024
20527	06/12/1966	Female	MI	48116	Vision	Employee Only	11/03/2024	
20664	04/18/1967	Female	MI	48160	Vision	Employee + One	01/01/2025	
20693	01/27/1987	Female	MI	48202	Vision	Employee + One	01/01/2025	
20703	07/11/1996	Male	MI	48162	Vision	Employee Only	06/12/2023	
20718	09/29/1961	Female	MI	48108	Vision	Employee Only	01/01/2025	
20720	08/19/1962	Male	MI	48103	Vision	Employee Only	01/01/2025	
20722	02/19/1979	Male	MI	48130	Vision	Family	01/01/2025	
20723	11/24/1976	Male	MI	48103	Vision	Family	01/01/2025	
20724	02/07/1997	Male	MI	48180	Vision	Family	01/01/2024	
20730	08/26/1987	Male	MI	48111	Vision	Family	01/01/2025	

20735	04/05/1988	Male	MI	49286	Vision	Family	01/01/2024	
20736	02/09/1972	Female	MI	48433	Vision	Family	01/03/2023	
20737	03/28/1996	Female	MI	48116	Vision	Employee Only	01/01/2025	
20741	11/22/1986	Male	MI	48017	Vision	Employee + One	01/01/2025	
20742	12/09/2000	Male	MI	49236	Vision	Decline	08/18/2023	12/31/2024
20745	12/09/1963	Male	MI	48205	Vision	Employee + One	01/01/2025	
20747	04/09/1998	Female	MI	481046152	Vision	Employee Only	01/01/2025	
20760	04/26/1991	Male	MI	49229	Vision	Family	01/01/2025	
20767	01/28/1992	Female	MI	48189	Vision	Employee Only	05/21/2023	
20770	07/04/1995	Male	MI	48178	Vision	Family	01/01/2025	
20772	06/23/1983	Male	MI	48166	Vision	Family	01/01/2025	
20773	02/01/1995	Male	MI	48116	Vision	Employee Only	01/01/2024	
20780	08/19/1969	Male	MI	48158	Vision	Employee + One	01/01/2025	
20791	07/10/1997	Female	MI	48108	Vision	Employee Only	01/05/2024	
20803	10/30/1997	Male	MI	48430	Vision	Employee Only	01/01/2025	
20805	12/02/1993	Female	MI	48114	Vision	Employee Only	01/01/2025	
20838	10/02/2002	Female	MI	48108	Vision	Employee Only	10/30/2024	
20850	04/12/1995	Female	MI	49201	Vision	Employee Only	01/01/2025	
20861	06/26/2002	Male	MI	48104	Vision	Decline	08/17/2024	08/17/2024
20878	05/17/1990	Male	MI	48154	Vision	Family	01/01/2025	
20880	07/13/1973	Male	MI	48197	Vision	Decline	01/01/2024	01/01/2024
20881	10/09/2001	Male	MI	48130	Vision	Decline	10/06/2024	12/31/2024
20882	09/14/2001	Female	MI	48131	Vision	Employee Only	01/01/2025	
20886	04/27/1971	Female	MI	48169	Vision	Employee Only	01/01/2025	
20892	09/08/2002	Female	MI	48197	Vision	Employee + One	11/12/2023	
20952	11/23/1977	Female	MI	48187	Vision	Decline	09/10/2023	12/31/2024
20962	03/19/1998	Male	MI	48104	Vision	Employee Only	01/01/2025	
20966	12/10/1995	Male	MI	48111	Vision	Employee Only	01/01/2025	
20967	06/23/1989	Male	MI	48152	Vision	Family	01/01/2025	
20968	03/15/2001	Male	MI	48198	Vision	Employee Only	01/01/2025	
20969	11/05/1995	Female	MI	48073	Vision	Employee Only	01/01/2024	05/18/2024

20969	11/05/1995	Female	MI	48073	Vision	Employee Only	01/01/2025	
20981	06/30/1994	Female	MI	48239	Vision	Employee Only	01/01/2025	
20982	07/07/1963	Female	MI	48038	Vision	Employee + One	01/01/2025	
20990	12/15/1997	Male	MI	48108	Vision	Employee Only	01/01/2025	
20991	03/24/1988	Male	MI	48189	Vision	Family	01/01/2025	
20992	04/16/1986	Female	MI	48375	Vision	Decline	08/21/2023	12/31/2024
20993	07/10/1993	Male	MI	48104	Vision	Employee Only	01/01/2025	
20995	05/05/1983	Female	MI	48105	Vision	Employee Only	01/01/2025	
20998	03/02/1998	Male	MI	48176	Vision	Employee Only	08/28/2023	
21002	05/29/1990	Female	MI	48178	Vision	Family	01/01/2025	
21005	02/19/1998	Female	MI	48108	Vision	Employee + One	01/01/2025	
21009	02/09/2001	Female	MI	48105	Vision	Decline	01/01/2024	01/01/2024
21014	11/03/1982	Male	MI	48228	Vision	Employee + One	01/01/2025	
21017	09/27/1970	Female	MI	48104	Vision	Employee + One	01/01/2025	
21021	01/23/1972	Male	MI	48104	Vision	Employee Only	10/02/2023	
21022	05/02/1990	Male	MI	48353	Vision	Employee Only	01/07/2024	
21026	08/29/1994	Male	MI	48185	Vision	Employee + One	01/01/2025	
21029	03/05/1996	Male	MI	48158	Vision	Family	01/01/2025	
21039	01/11/1966	Female	MI	48131	Vision	Employee + One	01/01/2025	
21040	01/18/1975	Male	MI	48197	Vision	Decline	01/27/2024	12/31/2024
21041	08/10/1979	Female	MI	48130	Vision	Employee + One	01/01/2025	
21047	06/21/1981	Female	MI	48178	Vision	Employee Only	01/01/2025	
21050	10/12/1998	Female	MI	48152	Vision	Employee Only	11/01/2024	
21050	10/12/1998	Female	MI	48152	Vision	Decline	02/11/2024	02/11/2024
21051	04/19/1993	Male	MI	48187	Vision	Family	02/11/2024	11/08/2024
21051	04/19/1993	Male	MI	48187	Vision	Family	11/09/2024	
21052	06/02/2001	Male	MI	48105	Vision	Decline	02/11/2024	02/11/2024
21052	06/02/2001	Male	MI	48105	Vision	Decline	11/09/2024	11/09/2024
21053	08/17/1992	Male	MI	48130	Vision	Family	02/10/2024	
21054	01/02/1984	Male	MI	48124	Vision	Family	02/11/2024	
21060	04/11/1983	Female	MI	48104	Vision	Employee Only	01/01/2025	

21066	02/06/1998	Male	MI	49265	Vision	Employee Only	01/01/2025	
21067	12/04/1995	Female	MI	48130	Vision	Employee + One	01/01/2025	
21078	07/08/1999	Female	MI	48103	Vision	Employee Only	12/11/2023	
21086	03/25/1983	Male	MI	48103	Vision	Decline	01/03/2024	12/31/2024
21088	10/15/1991	Male	MI	48108	Vision	Employee + One	01/01/2025	
21089	10/19/2001	Male	MI	49509	Vision	Family	04/01/2024	
21091	07/21/1994	Female	MI	48169	Vision	Employee + One	04/06/2024	
21097	06/07/1992	Female	MI	48380	Vision	Employee + One	01/01/2025	
21098	02/05/1985	Female	MI	481769450	Vision	Family	01/01/2025	
21106	01/22/1965	Male	MI	48103	Vision	Employee + One	02/21/2024	
21163	04/21/1974	Male	MI	48185	Vision	Employee Only	01/01/2025	
21173	08/07/1994	Male	MI	49286	Vision	Employee + One	01/01/2025	
21180	05/06/1997	Male	MI	48103	Vision	Decline	12/29/2024	12/29/2024
21181	03/31/1978	Male	MI	48170	Vision	Family	01/01/2025	
21182	07/11/1978	Male	MI	48167	Vision	Family	01/01/2025	
21183	03/01/1975	Male	MI	48182	Vision	Employee Only	01/01/2025	
21184	01/27/1994	Male	MI	48127	Vision	Employee Only	01/01/2025	
21185	06/18/1991	Female	MI	48240	Vision	Employee + One	01/01/2025	
21187	03/29/1997	Female	MI	48111	Vision	Employee Only	01/01/2025	
21188	06/30/1977	Male	MI	48103	Vision	Decline	07/06/2024	07/06/2024
21193	04/19/1990	Male	MI	48197	Vision	Family	07/14/2024	
21198	08/15/1998	Female	MI	48105	Vision	Employee Only	01/01/2025	
21199	08/07/1986	Female	MI	48103	Vision	Employee Only	01/01/2025	
21215	08/09/1985	Female	MI	48154	Vision	Family	01/01/2025	
21249	11/14/1990	Male	MI	48430	Vision	Family	01/01/2025	
21250	02/12/2001	Male	MI	49201	Vision	Employee Only	07/27/2024	
21252	06/08/1998	Male	MI	48108	Vision	Employee Only	02/09/2025	
21258	10/06/1997	Male	MI	48197	Vision	Decline	08/03/2024	08/03/2024
21336	01/27/2001	Male	MI	48198	Vision	Decline	08/17/2024	08/17/2024
21337	05/26/1994	Male	MI	48111	Vision	Employee + One	08/17/2024	
21338	12/17/1999	Female	MI	48130	Vision	Employee Only	08/17/2024	

21339	06/04/1990	Male	MI	48128	Vision	Family	01/01/2025	
21340	07/10/1997	Male	MI	48182	Vision	Employee Only	08/17/2024	
21341	05/01/1990	Male	MI	481039163	Vision	Employee Only	01/01/2025	
21394	03/26/1985	Male	MI	48176	Vision	Family	06/10/2024	
21395	07/13/1983	Female	MI	48103	Vision	Employee + One	09/07/2024	
21396	12/09/1986	Female	MI	48197	Vision	Employee + One	01/01/2025	
21415	03/03/1979	Female	MI	48167	Vision	Decline	06/17/2024	06/17/2024
21419	08/06/1981	Female	MI	48124	Vision	Employee + One	06/24/2024	
21421	03/01/1971	Female	MI	49286	Vision	Employee Only	01/01/2025	
21422	10/15/1983	Female	MI	48137	Vision	Employee + One	06/24/2024	
21426	03/21/1969	Male	MI	48162	Vision	Employee + One	01/01/2025	
21429	12/06/2001	Female	MI	48210	Vision	Employee Only	07/22/2024	
21432	09/14/1988	Female	MI	48198	Vision	Employee + One	01/01/2025	
21486	04/01/1972	Female	MI	48105	Vision	Employee Only	01/01/2025	
21495	08/10/1995	Female	MI	48103	Vision	Employee + One	11/23/2024	
21496	10/29/1969	Female	MI	48103	Vision	Employee Only	11/23/2024	
21508	06/22/1995	Female	MI	48178	Vision	Employee Only	12/14/2024	
21516	06/15/1993	Male	MI	48116	Vision	Employee Only	12/21/2024	
21519	10/17/1980	Male	MI	48335	Vision	Employee Only	09/30/2024	
21521	07/30/1996	Male	MI	48043	Vision	Family	12/29/2024	
21522	01/04/1986	Male	MI	48197	Vision	Family	12/28/2024	
21523	07/12/2002	Male	MI	49203	Vision	Employee Only	12/28/2024	
21525	01/07/1998	Female	MI	48322	Vision	Employee Only	09/30/2024	
21527	10/07/1993	Male	MI	48169	Vision	Employee Only	01/04/2025	
21528	04/04/1990	Male	MI	48125	Vision	Employee Only	01/04/2025	
21532	01/03/1996	Male	MI	48104	Vision	Employee Only	10/21/2024	
21534	01/11/1980	Female	MI	48843	Vision	Family	01/18/2025	
21539	11/05/1999	Male	MI	48169	Vision	Decline	01/01/2025	01/01/2025
21543	03/20/1984	Male	MI	48104	Vision	Employee + One	02/09/2025	
21544	11/24/1997	Female	MI	48111	Vision	Employee Only	11/12/2024	
21545	03/21/1997	Female	MI	48170	Vision	Employee Only	11/12/2024	

21553	11/24/1978	Male	MI	48114	Vision	Family	11/18/2024	
21554	10/12/2004	Male	MI	48169	Vision	Decline	04/11/2025	04/11/2025
21764	06/16/1975	Female	MI	48152	Vision	Family	11/25/2024	
21765	08/07/1987	Male	MI	49286	Vision	Family	11/25/2024	
21795	12/10/1980	Male	MI	48836	Vision	Family	12/02/2024	
21796	01/22/2002	Female	MI	48114	Vision	Decline	12/02/2024	12/02/2024
21798	08/12/1979	Female	MI	48179	Vision	Employee Only	03/01/2025	
21800	08/27/2001	Female	MI	48108	Vision	Employee Only	12/09/2024	
21809	08/09/1989	Female	MI	48843	Vision	Employee + One	12/19/2024	
21813	02/04/1980	Female	MI	48108	Vision	Family	01/02/2025	
21815	09/10/1980	Male	MI	48104	Vision	Family	01/21/2025	
21816	06/01/1981	Male	MI	48124	Vision	Employee Only	01/22/2025	
09260	01/27/1967	Female	MI	48197	Vision	Employee Only	12/31/2024	12/31/2024
15239	04/28/1988	Female	MI	48185	Vision	Family	01/01/2025	
16326	01/10/1973	Male	MI	48169	Vision	Employee Only	01/01/2025	
16568	10/02/1991	Male	MI	49286	Vision	Family	01/01/2025	
17147	11/14/1993	Male	MI	48380	Vision	Employee + One	01/01/2025	
17754	01/30/1995	Male	MI	48843	Vision	Family	01/01/2025	
17757	11/10/1991	Male	MI	49236	Vision	Family	01/01/2025	
17760	03/16/1972	Female	MI	48103	Vision	Employee + One	01/01/2025	
17791	12/28/1988	Male	MI	48108	Vision	Family	01/01/2025	
20804	03/19/2001	Male	MI	48116	Vision	Employee Only	01/01/2024	
20807	10/18/1987	Male	MI	48158	Vision	Employee + One	01/01/2025	
21157	10/29/1968	Male	MI	48111	Vision	Employee + One	01/01/2025	
21197	12/15/1996	Female	MI	48180	Vision	Family	01/01/2025	

Your custom vision quote

MORE OF WHAT'S BEST, NOT MORE OF THE SAME

Get the most out of your vision plan with these EyeMed highlights:

- Ability to use the frame and contact lens allowances in the same benefit year – worth up to an extra \$100¹
- Separate contact lens fit & follow-up coverage (leaving the entire allowance for materials)

Plus, with us, you also always get

THE VISION NETWORK EMPLOYEES WANT	BENEFITS THAT REDEFINE EXPECTATIONS	ABOVE ALL ELSE, WE MAKE BENEFITS EASY
America's largest vision network with the right mix of providers ²	The freedom to choose any ophthalmic frame, lens or contact lens without restrictions at any of our retail providers, independent provider locations or online	Cost transparency with our Know Before You Go cost estimator
Several in-network options for buying eyewear online	Complimentary HealthyEyes wellness program that keeps the focus on eye health with online tools, articles and videos to make the conversation around vision even easier	Digital tools like online scheduling ³ , a mobile app and personalized text alerts
	Members-only savings on eyewear, LASIK, hearing aids and more with online options	

We can't wait to work with you –
Contact Amiee Bounds at abounds@eyemed.com with questions

¹ This document provides highlights of one or more EyeMed plans. Frame allowances may vary by plan. Please consult your EyeMed representative for details.

² Based on the EyeMed Insight network, October 2020.

³ At select locations



City of Ann Arbor

Proposed Benefits

EyeMed Vision Care in conjunction with Fidelity Security Life Insurance Company
Option City Of Ann Arbor-Exam & Materials
Advantage Network
Fully Insured
Employer Paid
Funded Benefits

Frequency

Examination

Once every 12 months

Lenses (in lieu of contacts)

Once every 12 months

Contacts (in lieu of lenses)

Once every 12 months

Frame

Once every 12 months

Terms

Contract Term

48 months

Rate Guarantee

48 months

VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK MEMBER REIMBURSEMENT
EXAM SERVICES		
Exam	\$0 copay	Up to \$30
FRAME		
Frame	\$0 copay; 20% off balance over \$100 allowance	Up to \$50
CONTACT LENSES (Contact Lens allowance includes materials only)		
Contacts - Conventional	\$0 copay; 15% off balance over \$100 allowance	Up to \$80
Contacts - Disposable	\$0 copay; 100% of balance over \$100 allowance	Up to \$80
Contacts - Medically Necessary	\$0 copay; paid-in-full	Up to \$200
STANDARD PLASTIC LENSES		
Single Vision	\$0 copay	Up to \$25
Bifocal	\$0 copay	Up to \$40
Trifocal	\$0 copay	Up to \$55
Lenticular	\$0 copay	Up to \$55
Progressive - Standard	\$60 copay	Up to \$40
Progressive - Premium	\$60 copay, 30% off retail price less \$110 allowance	Up to \$40

MONTHLY RATES

Subscriber	\$5.10
Subscriber + 1	\$9.69
Subscriber + Family	\$14.22

Monthly Rate is subject to adjustment even during a rate guarantee period in the event of any of the following events: changes in benefits, employee contributions, the number of eligible employees, or the imposition of any new taxes, fees or assessments by Federal or State regulatory agencies. The Plan reserves the right to make changes to the products available on each tier. All providers are not required to carry all brands on all tiers. For current listing of brands by tier, call 866-939-3633.

PLAN DETAILS

Quote for group situated in the State of MI and will be valid until the 01/01/2023 implementation date. Date Quoted 08/04/2022. Rates are valid only when the quoted plan is the sole stand-alone vision plan offered by the group. Percentage discounts are not part of the insurance benefit. Underwritten by Fidelity Security Life Insurance Company of Kansas City, Missouri, except in New York. Fidelity Security Life Policy number VC-146, form number M-9191.

PLAN EXCLUSIONS/LIMITATIONS

No benefits will be paid for services or materials connected with or charges arising from: medical or surgical treatment, services or supplies for the treatment of the eye, eyes or supporting structures; Refraction, when not provided as part of a Comprehensive Eye Examination; services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof; orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses; any Vision Examination or any corrective Vision Materials required by a Policyholder as a condition of employment; safety eyewear; solutions, cleaning products or frame cases; non-prescription sunglasses; plano (non-prescription) lenses; plano (non-prescription) contact lenses; two pair of glasses in lieu of bifocals; electronic vision devices; services rendered after the date an Insured Person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the Insured Person are within 31 days from the date of such order; or lost or broken lenses, frames, glasses, or contact lenses that are replaced before the next Benefit Frequency when Vision Materials would next become available. Fees charged by a Provider for services other than a covered benefit and any local, state or Federal taxes must be paid in full by the Insured Person to the Provider. Such fees, taxes or materials are not covered under the Policy. Allowances provide no remaining balance for future use within the same Benefit Frequency. Some provisions, benefits, exclusions or limitations listed herein may vary by state.

By signing below, the Group agrees to receive all documents and correspondence electronically and that the Group can access the internet or the email address provided. The Group understands that the Group may revoke this authorization or request specific paper documents without revoking this authorization by contacting EyeMed by mail, email, or telephone. If City of Ann Arbor has chosen this benefit design, attach this document to the group application and sign here

Signature
P201603 TC - 5

Date

Q-00042714 – QL-0000072967

City of Ann Arbor

Saving our members some extra green

We're committed to keeping money in our members' pockets.
That's why we offer our members additional discounts above the proposed plan benefits.

Savings for Members

40% off
additional pairs of glasses and a 15% discount on conventional lenses once funded benefit is used – an industry exclusive

20% off
any item not covered by the plan, including non-prescription sunglasses

Lasik
Lasik or PRK from US Laser Network
15% off retail price or 5% off promotional price

Hearing Care
Through Amplifon Hearing Health Care Network, members receive up to 64% off hearing aids, an extended warranty, and free batteries

ADDITIONAL DISCOUNTS

VISION CARE SERVICES

IN-NETWORK MEMBER COST

DISCOUNTED EXAM SERVICES

Retinal Imaging Up to \$39

CONTACT LENS FIT AND FOLLOW-UP
(Contact lens fit and two follow-up visits are available once a comprehensive eye exam has been completed.)
Fit and Follow-up - Standard Up to \$40
Fit and Follow-up - Premium 10% off retail price

DISCOUNTED LENS OPTIONS

Anti Reflective Coating - Standard \$40
Photochromic - Non-Glass 30% off retail price
Polycarbonate - Standard \$35
Scratch Coating - Standard Plastic \$12
Tint - Solid or Gradient \$12
UV Treatment \$12

OTHER ADD-ON SERVICES AND MATERIALS 30% off retail price

DISCOUNT DETAILS
Member receives a 20% discount on items not covered by the plan at EyeMed In-Network locations. Discount does not apply to EyeMed Provider's professional services, or contact lenses. Plan discounts cannot be combined with any other discounts or promotional offers. In certain states members may be required to pay the full retail rate and not the negotiated discount rate with certain participating providers. Please see EyeMed's online provider locator to determine which participating providers have agreed to the discounted rate. Discounts on vision materials may not be applicable to certain manufacturers' products. The Plan reserves the right to make changes to the products on each tier and the member out-of-pocket costs. Fixed pricing is reflective of brands at the listed product level. All providers are not required to carry all brands at all levels. Service and amounts listed above are subject to change at any time.