

Plan Guidelines

MESSA dental plans are underwritten and administered by Delta Dental of Michigan, a non-profit dental care corporation known for its high quality dental programs. Delta Dental contracts with dentists throughout the U.S. to provide high quality care and 90% of Michigan dentists are in the Delta Dental provider network. MESSA members can easily locate Delta Dental contracting providers by visiting www.messa.org and using the provider directory search provided by Delta Dental. The following chart describes the four classes of dental benefits and provides guidelines to assist in designing a group's dental benefit program:

Must have both Diagnostic & Preventive Services and Basic Services benefits		Major Services percentage cannot exceed Diagnostic & Preventive Services and Basic Services	Orthodontics percentage cannot exceed Diagnostic & Preventive Services and Basic Services. Must have Diagnostic & Preventive Services, Basic Services, and Major Services benefits
Diagnostic & Preventive Services 50 percent up to 100 percent in increments of 5 percent <u>100</u> percent	Basic Services 50 percent up to 100 percent in increments of 5 percent <u>75</u> percent	Major Services 50 percent up to 100 percent in increments of 5 percent <u>75</u> percent	Orthodontics 50 percent up to 100 percent in increments of 5 percent <u>75</u> percent
<ul style="list-style-type: none"> Oral examination Prophylaxes Topical fluoride Brush biopsy Emergency palliative Two cleanings in 12 months <p>Rider Three or four cleanings every 12 months.</p>	<ul style="list-style-type: none"> Radiographs (X-rays)* Restorative Crowns** Oral surgery Endodontic services — treatment for diseased or damaged nerves. Periodontic services — treatment for diseases of the gum and teeth-supporting structures. <p>* Bitewing X-rays are payable once in any period of 12 consecutive months. Full mouth panograph is payable once in five years.</p> <p>** Payable once in any five-year period on the same tooth.</p> <p>Rider Sealants: payable on occlusal surface of first permanent molars for patients up to age 9 and for second permanent molars for patients up to age 14 that are free from caries and restorations.</p>	<ul style="list-style-type: none"> Procedures for the construction of fixed bridgework, endosteal implants, partial and complete dentures. Payable once in any five-year period for the same appliances. 	<ul style="list-style-type: none"> Necessary treatment and procedures required for the correction of abnormal bite. Orthodontic exam, radiographs and extractions are covered under Diagnostic & Preventive Services and Basic Services. <p>Rider Adult orthodontics: removes the age 19 restriction on Orthodontics coverage.</p>
<p>Diagnostic & Preventive Services, Basic Services, and Major Services have a combined annual maximum, which can be \$1,000 or more in increments of \$100 up to the amount bargained.</p>			<p>Orthodontics has a lifetime maximum per person, which can be \$500 or more in increments of \$100 up to the amount bargained.</p>

Examples:

Copayment Diagnostic & Preventive Services, Basic Services, and Major Services	Maximum Diagnostic & Preventive Services, Basic Services, and Major Services	Copayment Orthodontics	Ortho Maximum
100/90S/90 (includes sealant) OR 80/80/80	\$1,500	90	\$4,000A (includes adult ortho)
	\$1,500	80	\$3,000

For a complete listing of exclusions and limitations that apply to the plan, refer to the Delta Dental of Michigan certificate booklet.