

## Plan Guidelines

MESSA dental plans are underwritten and administered by Delta Dental Plan 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](http://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 Class I and Class II Benefits  |   | Class III percentage cannot exceed Class I and II   | Class IV percentage cannot exceed Class I and II. Must have Class I, II and III benefits   |
|---|---|---|--|
| Class I   | Class II  | Class III   | Class IV   |
| 50% up to 100% in increments of 5%<br>_____%  | 50% up to 100% in increments of 5%<br>_____%  | 50% up to 100% in increments of 5%<br>_____%  | 50% up to 100% in increments of 5%<br>_____%   |
| <b>Diagnostic &amp; Preventive</b> <ul style="list-style-type: none"> <li>Oral Examination</li> <li>Prophylaxes</li> <li>Topical Fluoride</li> <li>Brush Biopsy</li> <li>Emergency Palliative</li> <li>Two Cleanings in 12 Months</li> </ul> <b>Rider</b><br>Three or four cleanings every 12 months. | <b>Basic Services</b> <ul style="list-style-type: none"> <li>Radiographs (x-rays*)</li> <li>Restorative</li> <li>Crowns**</li> <li>Oral Surgery</li> <li>Endodontic Services — treatment for diseased or damaged nerves.</li> <li>Periodontic Services — treatment for diseases of the gum and teeth-supporting structures.</li> </ul> <i>*Bitewing x-rays are payable once in any period of 12 consecutive months. Full mouth panograph is payable once in 5 years.</i><br><i>**Payable once in any five-year period on the same tooth.</i> <b>Rider</b><br>Sealants — payable on occlusal surface of first permanent molars for patients up to age nine and for second permanent molars for patients up to age 14 that are free from caries and restorations. | <b>Major Services</b> <ul style="list-style-type: none"> <li>Procedures for the construction of fixed bridgework, endosteal implants, partial and complete dentures.</li> <li>Payable once in any 5 year period for the same appliances.</li> </ul> | <b>Orthodontics</b> <ul style="list-style-type: none"> <li>Necessary treatment and procedures required for the correction of abnormal bite.</li> <li>Orthodontic exam, radiographs and extractions are covered under Class I and Class II.</li> </ul> <b>Rider</b><br>Adult orthodontics: removes the age 19 restriction on Class IV coverage. |
| Class I, II and III have a combined annual maximum, which can be \$1,000 or more in increments of \$100 up to the amount bargained.   |   |   | Class IV has a lifetime maximum per person, which can be \$500 or more in increments of \$100 up to the amount bargained.  |

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

### Examples:

| Copayment Class I, II & III                                | Maximum Class I, II & III | Copayment Class IV | Ortho Maximum                      |
|--|---------------------------|--------------------|------------------------------------|
| 100 / 90S / 90<br>(includes sealant)<br>OR<br>80 / 80 / 80 | \$1,500                   | 90                 | \$4,000A<br>(includes Adult Ortho) |
|  | \$1,500                   | 80                 | \$3,000                            |