

# MESSA Dental Plans



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## 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](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:

<b>Must have both Diagnostic &amp; Preventive Services and Basic Services benefits</b>		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
<b>Diagnostic &amp; Preventive Services</b> 50 percent up to 100 percent in increments of 5 percent _____ percent	<b>Basic Services</b> 50 percent up to 100 percent in increments of 5 percent _____ percent	<b>Major Services</b> 50 percent up to 100 percent in increments of 5 percent _____ percent	<b>Orthodontics</b> 50 percent up to 100 percent in increments of 5 percent _____ percent
<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> <p><b>Rider</b> Three or four cleanings every 12 months.</p>	<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> <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><b>Rider</b> 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"> <li>• Procedures for the construction of fixed bridgework, endosteal implants, partial and complete dentures.</li> <li>• Payable once in any five-year period for the same appliances.</li> </ul>	<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 Diagnostic &amp; Preventive Services and Basic Services.</li> </ul> <p><b>Rider</b> Adult orthodontics: removes the age 19 restriction on Orthodontics coverage.</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.			Orthodontics has a lifetime maximum per person, which can be \$500 or more in increments of \$100 up to the amount bargained.

### 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) <b>OR</b> 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.