

# MESSA Dental Plans



Good health. Good business. Great schools.

## 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:

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
<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> <b>Rider</b> Three or four cleanings every 12 months.	<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> <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.	<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> <b>Rider</b> Adult orthodontics: removes the age 19 restriction on Orthodontics coverage.

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

100/90S/90  
 (includes sealant)

**OR**

80/80/80

**Maximum**  
 Diagnostic & Preventive Services, Basic Services, and Major Services

\$1,500

\$1,500

**Copayment**  
 Orthodontics

90

80

**Ortho**  
**Maximum**

\$4,000A  
 (includes adult ortho)

\$3,000

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

