



Michigan Carpenters' Health Care Fund Traditional Plus Dental Coverage Benefits-at-a-Glance Effective: January 1, 2013

This is intended as an easy-to-read summary and provides only a general overview of your benefits. It is not a contract. Additional limitations and exclusions may apply. Payment amounts are based on BCBSM's approved amount, less any applicable deductible and/or copay. For a complete description of benefits please see the applicable BCBSM certificates and riders, if your group is underwritten or any other plan documents your group uses, if your group is self-funded. If there is a discrepancy between this Benefits-at-a-Glance and any applicable plan document, the plan document will control.

Network access information

With Traditional Plus Dental, members can choose any licensed dentist anywhere. However, they'll save the most money when they choose a dentist who is a member of the Dental Network of America (DNoA) Preferred Network of PPO dentists.

DNoA Preferred Network – Blue Dental members have unmatched access to PPO dentists through the DNoA Preferred Network, which offers nearly 200,000 dentist access points* nationwide. DNoA Preferred Network dentists agree to accept our approved amount as payment in full and participate on all claims. Members also receive discounts on noncovered services when they use PPO dentists. To find a DNoA Preferred Network dentist near you, please visit BCBSM.com/bluedental or call 1-888-826-8152.

* A dentist access point is any place a member can see a dentist to receive high-quality dental care. For example, one dentist practicing in two locations would be two access points.

Blue Par SelectSM arrangement– Most dentists accept our Blue Par Select arrangement, which means they participate with the Blues on a “per claim” basis. Members should ask their dentists if they participate with BCBSM before every treatment. Blue Par Select dentists accept our approved amount as full payment for covered services — members pay only applicable copays and deductibles, along with any fees for noncovered services. To find a dentist who may participate with BCBSM, please visit BCBSM.com/bluedental.

Note: Members who go to nonparticipating dentists may be billed for any difference between our approved amount and the dentist's charge.

Member's responsibility (copays and dollar maximums)

Copays	
▪ Class I services	50% of approved amount
▪ Class II services	Not Covered – Discounts Available
▪ Class III services	Not Covered – Discounts Available
▪ Class IV services	Not Covered – Discounts Available
Dollar maximums	
▪ Annual maximum (for Class I Services)	Not Applicable
▪ Lifetime maximum (for Class IV services)	Not Covered - Discount Available

Class I services

Oral exams	50% of approved amount, twice per calendar year
A set (up to 4 films) of bitewing x-rays	50% of approved amount, twice per calendar year
Full-mouth and panoramic x-rays	50% of approved amount, once every 60 months
Dental prophylaxis (teeth cleaning)	50% of approved amount, twice per calendar year
Pit and fissure sealants – for members age 19 or under	50% of approved amount, once per tooth every 36 months when applied to the first and second permanent molars

Blue Cross Blue Shield of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.



Class I services, continued

Palliative (emergency) treatment	50% of approved amount
Fluoride treatment	50% of approved amount, two per calendar year
Space maintainers – missing posterior (back) primary teeth – for members under age 19	50% of approved amount, once per quadrant per lifetime

Class II services

Fillings – permanent (adult) teeth	Not Covered – Discount Available – See Below
Fillings – primary (baby) teeth	Not Covered – Discount Available – See Below
Onlays, crowns and veneer fillings – permanent teeth – for members age 12 or older	Not Covered – Discount Available – See Below
Recementation of crowns, veneers, inlays, onlays and bridges	Not Covered – Discount Available – See Below
Oral surgery including extractions	Not Covered – Discount Available – See Below
Root canal treatment – permanent tooth	Not Covered – Discount Available – See Below
Scaling and root planing	Not Covered – Discount Available – See Below
Limited occlusal adjustments	Not Covered – Discount Available – See Below
Occlusal biteguards	Not Covered – Discount Available – See Below
General anesthesia or IV sedation	Not Covered – Discount Available – See Below
Repairs and adjustments of a partial or complete denture	Not Covered – Discount Available – See Below
Relining or rebasing of a partial or complete denture	Not Covered – Discount Available – See Below
Tissue conditioning	Not Covered – Discount Available – See Below

Class III services

Removable dentures (complete and partial)	Not Covered – Discount Available – See Below
Bridges (fixed partial dentures) – for members age 16 or older	Not Covered – Discount Available – See Below
Endosteal implants – for members age 16 or older who are covered at the time of the actual implant placement	Not Covered – Discount Available – See Below

Class IV services – Orthodontic services for dependents under age 19

Minor treatment for tooth guidance appliances	Not Covered – Discount Available – See Below
Minor treatment to control harmful habits	Not Covered – Discount Available – See Below
Interceptive and comprehensive orthodontic treatment	Not Covered – Discount Available – See Below
Post-treatment stabilization	Not Covered – Discount Available – See Below
Cephalometric film (skull) and diagnostic photos	Not Covered – Discount Available – See Below

Note: For non-urgent, complex or expensive dental treatment such as crowns, bridges or dentures, members should encourage their dentist to submit the claim to Blue Cross for predetermination **before** treatment begins.

NOTE: Discounts for Class II and Class III services are available by using a BCBSM/DNoA PPO or BCBSM participating provider. Discounts for orthodontic services (Class IV) are available if you receive services from a BCBSM/DNoA PPO provider. Visit BCBSM.com/bluedental to search for a PPO provider.