

# 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

### Diagnostic & Preventive Services

50 percent up to 100 percent in increments of 5 percent  
100 percent

- Oral examination
- Prophylaxes
- Topical fluoride
- Brush biopsy
- Emergency palliative
- Two cleanings in 12 months

#### Rider

Three or four cleanings every 12 months.

### Basic Services

50 percent up to 100 percent in increments of 5 percent  
80 percent

- 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.

\* Bitewing X-rays are payable once in any period of 12 consecutive months. Full mouth panograph is payable once in five years.

\*\* Payable once in any five-year period on the same tooth.

#### 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.

### Major Services

50 percent up to 100 percent in increments of 5 percent  
80 percent

- Procedures for the construction of fixed bridgework, endosteal implants, partial and complete dentures.
- Payable once in any five-year period for the same appliances.

### Orthodontics

50 percent up to 100 percent in increments of 5 percent  
80 percent

- 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.

#### Rider

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.