

A nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association

**Usui International Corporation** 

Group Number: 71505 Package Code(s): 014

Section Code(s): 1001, 1002, 1101, 1102 Dental Coverage - Blue Dental PPO Plus

**Effective Date: 01/01/2017** 

Benefits-at-a-glance

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. 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 Blue Dental PPO Plus, 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 Blue Dental PPO network.

**Blue Dental PPO network** - Blue Dental members have unmatched access to PPO dentists through the Blue Dental PPO network, which offers more than 260,000 dentist locations nationwide. PPO dentists agree to accept our approved amount as full payment for covered services - members pay only their applicable coinsurance and deductible amounts. Members also receive discounts on noncovered services when they use PPO dentists (in states where permitted by law). To find a PPO dentist near you, please visit **mibluedentist.com** or call **1-888-826-8152**.

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

Blue Par Selects arrangement - Most non-PPO 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 coinsurance and deductibles. To find a dentist who may participate with BCBSM, please visit mibluedentist.com.

Note: Members who go to non-participating dentists are responsible for any difference between our approved amount and the dentist's charge.

Member's responsibility (deductible, coinsurance and dollar maximums)		
Benefits	Coverage	
Benefit Period	Calendar Year	
Deductible	\$50 Individual - Applies to Class II & Class III	
Class I services	0%	
Class II services	20%	
Class III services	50%	
Class IV services	50%	
Dollar Maximums - Annual Maximum	\$1,500 per member Class I, II & III services	
Lifetime Orthodontic Maximum	\$1,500 per member	

Class I services	
Benefits	Coverage
Periodic Oral Exams	Covered - 100%, twice per calendar year
Prophylaxis (Teeth Cleaning)	Covered - 100%, twice per calendar year
Bitewing X-Rays	Covered - 100%, twice per calendar year

Benefits	Coverage
Full-mouth or Panoramic X-Rays	Covered - 100%, once per 36 months
Fluoride Treatment	Covered - 100%, twice per calendar year
Space Maintainers	Covered - 100%, once per quadrant per lifetime, up to and including age 18
Sealants	Not Covered

Class II services	
Benefits	Coverage
Fillings - permanent teeth	Covered - 80% after deductible, once per tooth per surface every 24 months
Fillings - primary teeth	Covered - 80% after deductible, once per tooth per surface every 12 months
Recementing of Inlays, Onlays, Crowns, Bridges and Veneers	Covered - 80% after deductible, unlimited
Root Canal Therapy	Covered - 80% after deductible, once every 12 months for teeth with one or more canals
Periodontal Scaling and Root Planing	Covered - 80% after deductible, once per quadrant every 24 months
Occlusal Adjustment	Covered - 80% after deductible, up to five times in a 60 month period
Occlusal Biteguards	Covered - 80% after deductible, once every 12 months
General Anesthesia or IV Sedation with oral surgery	Covered - 80% after deductible
Oral Surgery	Covered - 80% after deductible, unlimited
Palliative Emergency Treatment	Covered - 80% after deductible, unlimited

Class III services	
Benefits	Coverage
Removable Dentures - Complete and Partials	Covered - 50% after deductible, once per arch every 60 months
Fixed Bridges	Covered - 50% after deductible, once every 60 months
Implants	Not Covered
Inlays, Onlays, Crowns and Veneers - permanent teeth	Covered - 50% after deductible, unlimited
Relining or Rebasing of Partials or Dentures	Covered - 50% after deductible, unlimited
Repair to Existing Partials or Dentures	Covered - 50% after deductible, six months or more after denture is delivered
Tissue Conditioning	Covered - 50% after deductible, unlimited

Class IV services - Orthodontic services for dependents up to and including age 18		
Benefits	Coverage	
Orthodontic Services	Covered - 50%	
Cephalometric Films and Oral Facial Photos	Covered - 50%	