



DENTAL BENEFITS

- Blue Cross Blue Shield of Michigan (PPO)
- Golden Dental Plans (DMO)

You may choose from the two dental plans described below during open enrollment (some Collective Bargaining Agreements specify newly hired employees must remain in Golden Dental for a year).

Traditional plans, like Blue Cross Blue Shield Dental, allow enrollees greater freedom in selecting service providers, than DMO plans. BCBS allows enrollees to seek care from both participating and non-participating providers. You may search for a BCBS dental provider at www.mibluedentist.com. More information is available at www.bcbsm.com or (800) 826-8152.

Dental Maintenance Organizations (DMO), like Golden Dental Plans, have enrollees select a participating primary care dentist. Dental care is provided only at locations and by dentists that participate in the plan. Though choice of providers is more limited, a DMO tends to cover a greater range of services than traditional dental plans. More information is available at www.goldendentalplans.com or (800) 451-5918.

Employees	WCAA Employees	
	BCBS Dental - Traditional	Golden Dental - DMO
Calendar Year Maximum	\$1,500	N/A
Orthodontics	Covered to any age to CBA \$1,500 limit	Covered through age 18; see CBA for lifetime limits Age 19 & over maximum copay of \$1,250
Preventative Care: Exams, Basic Cleanings, X-rays, Fluoride	100%	100%
Restorative Care: Certain fillings, certain crowns and repairs	Crowns 100% Dentist/85% Specialist Amalgam fillings covered at 100% (some composite fillings covered at 100% for front teeth only)	Crowns 100% Dentist/85% Specialist Amalgam fillings covered at 100% (some composite fillings covered at 100T for front teeth only)
Oral Surgery: Extraction	100% Dentist/85% Specialist	100% Dentist/85% Specialist
Endodontic: Root Canals	85%	85%
Periodontal: Gum Treatment	85%	85%
Prosthetic (Dentures/Bridges)	85%	85%

Retirees	WCAA Retirees	
	BCBS Dental - Traditional	Golden Dental - DMO
Calendar Year Maximum	\$1,500	Covered according to procedure
Orthodontics	Covered to any age to CBA \$1,500 limit	Orthodontics not covered at any age
Preventative Care: Exams, Basic Cleanings, X-rays, Fluoride	100%	100%
Restorative Care: Certain fillings, certain crowns and repairs	Crowns 100% Dentist/85% Specialist Amalgam fillings covered at 100% (some composite fillings covered at 100% for front teeth only)	Crowns 50% (Porcelain crowns posterior to the 2nd bicuspid & Upgrade metal alloys not covered; Amalgam fillings 75% Composites covered for front teeth only)
Oral Surgery: Extraction	100% Dentist/85% Specialist	75% Dentist/50% Specialist
Endodontic: Root Canals	85%	75% Dentist/50% Specialist
Periodontal: Gum Treatment	85%	75% Dentist/50% Specialist
Prosthetic (Dentures/Bridges)	85%	50%
Single	\$41.83 Month	\$17.64 Monthly
2 Person	\$83.66 Monthly	\$28.65 Monthly
Family	\$146.41 Monthly	\$50.07 Monthly