



**Blue Cross  
Blue Shield  
of Michigan**

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

**VANDYK MORTGAGE CORPORATION  
A1ADV0  
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Dental Coverage  
Effective Date: On or after January 2020  
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. For a complete description of benefits please see the applicable BCBSM certificates and riders, if your group is underwritten. If your group is self-funded, please see any other plan documents your group uses. If there is a discrepancy between this Benefits-at-a-Glance and any applicable plan document, the plan document will control.

**Coverage determination:** Claims are subject to dental necessity verification and availability of dental benefits when they are processed, as well as the terms and conditions of the applicable BCBSM certificates and riders.

**Network access information**

With Blue Dental PPO, 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 (in-network) dentists through the Blue Dental PPO network, which offers more than 535,000 dentist locations\* nationwide. PPO dentists agree to accept our approved amount as full payment for covered services, and 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](http://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 is two dentist locations.*

**Blue Par Select<sup>SM</sup> arrangement-** Most non-PPO(out-of-network) 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, and members pay only applicable coinsurance and deductibles. To find a dentist who may participate with BCBSM, please visit [mibluedentist.com](http://mibluedentist.com).

**Note:** Members who go to nonparticipating 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
<b>Deductible</b> • Applies to Class II and Class III services only	\$50 per member limited to a maximum of \$100 per family per calendar year
<b>Coinsurance (percentage of BCBSM's approved amount for covered services)</b> • Class I services	None (covered at 100%)
• Class II services	
• Class III services	
• Class IV services	
<b>Dollar maximums</b> • Annual maximum for Class I, II and III services	\$1,000 per member
• Lifetime maximum for Class IV services	\$1,000 per member

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## Class I services

Benefits	Coverage
Oral exams	100% of approved amount <b>Note:</b> Twice per calendar year
A set (up to 4 films) of bitewing x-rays	100% of approved amount <b>Note:</b> Twice per calendar year
Panoramic or full-mouth x-rays	100% of approved amount <b>Note:</b> Once every 60 months
Prophylaxis (cleaning)	100% of approved amount <b>Note:</b> Twice per calendar year
Sealants - for members age 19 and younger	100% of approved amount <b>Note:</b> Once per tooth in any 36 consecutive months when applied to the first and second permanent molars
Emergency palliative treatment	100% of approved amount
Fluoride treatment - for members age 19 and younger	100% of approved amount <b>Note:</b> Two per calendar year
Space maintainers - missing posterior (back) primary teeth - for members 18 and younger	100% of approved amount <b>Note:</b> Once per quadrant per lifetime

## Class II services

Benefits	Coverage
Fillings - permanent (adult) teeth	75% of approved amount after deductible <b>Note:</b> Replacement fillings covered after 24 months or more after initial filling
Fillings - primary (child) teeth	75% of approved amount after deductible <b>Note:</b> Replacement fillings covered after 12 months or more after initial filling
Recementation of crowns, veneers, inlays, onlays and bridges	75% of approved amount after deductible <b>Note:</b> Three times per tooth per calendar year after six months from original restoration
Oral surgery	75% of approved amount after deductible
Root canal treatment	75% of approved amount after deductible <b>Note:</b> Once every 12 months
Scaling and root planing	75% of approved amount after deductible <b>Note:</b> Once every 24 months per quadrant
Limited occlusal adjustments	75% of approved amount after deductible <b>Note:</b> <b>Limited</b> occlusal adjustments covered up to five times in any 60 consecutive months
Occlusal biteguards	75% of approved amount after deductible <b>Note:</b> Once every 12 months
General anesthesia or IV sedation	75% of approved amount after deductible <b>Note:</b> When medically necessary and performed with oral surgery
Repairs and adjustments of a partial or complete denture	75% of approved amount after deductible <b>Note:</b> Six months or more after denture is delivered
Relining or rebasing of a partial or complete denture	75% of approved amount after deductible <b>Note:</b> Once per arch in any 36 consecutive months
Tissue conditioning	75% of approved amount after deductible <b>Note:</b> Once per arch in any 36 consecutive months

## Class III services

Benefits	Coverage
Removable dentures (complete and partial)	50% of approved amount after deductible <b>Note:</b> Once every 60 months

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Benefits	Coverage
Bridges (fixed partial dentures) - for members age 16 and older	50% of approved amount after deductible <b>Note:</b> Once every 60 months
Endosteal implants - for members age 16 or older who are covered at the time of the actual implant placement	50% of approved amount after deductible <b>Note:</b> Once per tooth per lifetime when implant placement is for teeth numbered 2 through 15 and 18 through 31
Crowns, onlays, inlays, and veneer restorations - permanent teeth - for members age 12 and older	50% of approved amount after deductible <b>Note:</b> Once every 60 months per tooth

### Class IV services - Orthodontic services for dependents under age 19

Benefits	Coverage
Minor treatment for tooth guidance appliances	50% of approved amount after deductible
Minor treatment to control harmful habits	50% of approved amount after deductible
Interceptive and comprehensive orthodontic treatment	50% of approved amount after deductible
Post-treatment stabilization	50% of approved amount after deductible
Cephalometric film (skull) and diagnostic photos	50% of approved amount after deductible

**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.