



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

NORTHERN MICHIGAN UNIVERSITY

007004603

Dental Coverage

Effective Date: On or after January 2024

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.

Dentist information

With Blue Dental PPO, you can choose any licensed dentist anywhere. However, you'll get the best coverage and save the most money when you choose a Tier 1 PPO (in-network) dentist.

You have outstanding access to thousands of Tier 1 PPO dentists across the country through the Blue Dental PPO network. Tier 1 PPO dentists agree to accept our PPO approved amount as full payment for covered services, so you'll pay your applicable coinsurance and deductible amounts. To find a Tier 1 PPO dentist near you, log into your member account at bcbsm.com or call **1-888-826-8152**.

If you go to a non-PPO dentist, you can still save money by choosing a Tier 2 participating non-PPO (out-of-network) dentist. Tier 2 dentists participate with us on a "per claim" basis through our Blue Par Select (BPS) arrangement. They accept our BPS approved amount as full payment for covered services, so you'll pay your applicable coinsurance and deductible amounts. To find a Tier 2 participating non-PPO dentist near you, log into your member account at bcbsm.com. You should ask your dentist if they participate with BCBSM before every treatment.

Note: If you go to a nonparticipating dentist, you are responsible for any difference between our approved amount and the dentist's charge.

| Member's responsibility (deductible, coinsurance and dollar maximums) | |
|--|------------------------|
| Benefits | Coverage |
| Deductible | None |
| Coinsurance (percentage of BCBSM's approved amount for covered services) | None (covered at 100%) |
| • Class I services | |
| • Class II services | None (covered at 100%) |
| • Class III services | 20% |
| • Class IV services | 50% |
| Dollar maximums | \$1,000 per member |
| • Annual maximum for Class I, II and III services | |
| • Lifetime maximum for Class IV services | \$1,500 per member |

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Class I services

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

Class II services

| Benefits | Coverage |
|--|--|
| Fillings - permanent (adult) teeth | 100% of approved amount Note: Replacement fillings covered after 24 months or more after initial filling |
| Fillings - primary (child) teeth | 100% of approved amount Note: Replacement fillings covered after 12 months or more after initial filling |
| Recementation of crowns, veneers, inlays, onlays and bridges | 100% of approved amount Note: Three times per tooth per calendar year after six months from original restoration |
| Oral surgery | 100% of approved amount |
| Root canal treatment | 100% of approved amount Note: Once per tooth per lifetime; retreatment of previous root canal therapy once per tooth per lifetime. |
| Scaling and root planing | 100% of approved amount Note: Once every 24 months per quadrant |
| Limited occlusal adjustments | 100% of approved amount Note: Limited occlusal adjustments covered up to five times in any 60 consecutive months |
| Occlusal biteguards | 100% of approved amount Note: Once every 12 months |
| General anesthesia or IV sedation | 100% of approved amount Note: When medically necessary and performed with oral surgery |
| Repairs and adjustments of a partial or complete denture | 100% of approved amount Note: Six months or more after denture is delivered |
| Relining or rebasing of a partial or complete denture | 100% of approved amount Note: Once per arch in any 36 consecutive months |
| Tissue conditioning | 100% of approved amount Note: Once per arch in any 36 consecutive months |

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Class III services

| Benefits | Coverage |
|--|--|
| Removable dentures (complete and partial) | 80% of approved amount Note: Once every 60 months |
| Bridges (fixed partial dentures) - for members age 16 and older | 80% of approved amount Note: Once every 60 months |
| Endosteal implants - for members age 16 or older who are covered at the time of the actual implant placement | 80% of approved amount Note: 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 | 80% of approved amount Note: Once every 60 months per tooth |
| Incisional biopsy of oral tissue-hard (bone, tooth), Incisional biopsy of oral tissue-soft and Exfoliative cytological sample collection | 80% of approved amount |

Class IV services

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

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.