

CWA LOCAL 1180 – Dental Benefit Enrollment Options for 2023

| | Dentcare Healthplex | Scheduled Dental Plan | Emblem Health Standard & Buy –Up Option | Empire BlueCross BlueShield Dental XPO |
|--------------------------------------|---|---|--|---|
| Monthly Member Premium | NO | NO | <i>Standard:</i> No Monthly Premium <i>Buy – Up:</i> Actives = \$34.51 Retirees = \$29.76 *per household* | NO |
| Preventive | 100% Covered Services | 100% Covered Services | 100% Covered Services | 100% Covered Services |
| Orthodontic Services Benefit Maximum | Full case fee per eligible insured child or adult. \$300 copay | \$2,290 Lifetime maximum benefit per individual | <i>Standard:</i> Covers 50% for services <i>Buy Up:</i> Fully covered 100% for children. | \$2,000 Per eligible insured child |
| Annual Maximum Benefit | No annual maximum per person | \$2,000 annual maximum per person | \$2,000 annual maximum per person | \$2,000 annual maximum per person |
| Special Features | <ul style="list-style-type: none"> • Adult Orthodontia • Minimum copays | <ul style="list-style-type: none"> • In-and-out of network access • Crowns: replaceable every 5 years. • Implants: once in a lifetime, \$2000 max. | <ul style="list-style-type: none"> • National plan • 8,5000 providers • Buy-up option: No deductibles for Basic or Major Dental services. *standard option: \$75 individual, \$225 per family deductible* | <ul style="list-style-type: none"> • National plan • Covers dental implants 50% up to Annual Plan Max |

For Complete Summary of Dental Plans—Please Visit: www.cwa1180.org/Resources *updated 9/2022