CWA LOCAL 1180 – Dental Benefit Enrollment Options for 2025

	Dentcare (Healthplex)	Scheduled Dental Plan	Emblem Health Standard & Buy –Up Option	Anthem 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	\$2,400 annual maximum	\$2,500 annual maximum per person	\$2,000 annual maximum per person
Special Features	 Adult Orthodontia Minimal copays 	 In-and-out of network access Crowns: replaceable every 5 years. Implants: once in a lifetime, \$2,000 max. Expanded national access, BCBS XPO network 	 National plan 8,500+ providers Buy-up option: No deductibles for Basic or Major Dental services. *standard option: \$75 individual, \$225 per family deductible* 	 National plan Covers dental implants 50% up to Annual Plan Max

For Complete Summary of Dental Plans—Please Visit: <u>www.cwa1180.org/Resources</u> *updated 9/2024