

## CWA LOCAL 1180 – Dental Benefit Enrollment Options for 2024

	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	\$2,400 annual maximum, effective 1/1/2024	\$2,000 annual maximum per person	\$2,000 annual maximum per person
Special Features	<ul style="list-style-type: none"> <li>• Adult Orthodontia</li> <li>• Minimal copays</li> </ul>	<ul style="list-style-type: none"> <li>• In-and-out of network access</li> <li>• Crowns: replaceable every 5 years.</li> <li>• Implants: once in a lifetime, \$2,000 max.</li> <li>• Expanded national access, XPO network</li> </ul>	<ul style="list-style-type: none"> <li>• National plan</li> <li>• 8,500+ providers</li> <li>• Buy-up option: No deductibles for Basic or Major Dental services.</li> </ul> <p><u>*standard option: \$75 individual, \$225 per family deductible*</u></p>	<ul style="list-style-type: none"> <li>• National plan</li> <li>• Covers dental implants 50% up to Annual Plan Max</li> </ul>

For Complete Summary of Dental Plans—Please Visit: [www.cwa1180.org/Resources](http://www.cwa1180.org/Resources) \*updated 9/2023