

## DENTAL INSURANCE

Dental insurance benefits are covered by Metropolitan Life Insurance Company (MetLife). Studies suggest that the state of your dental health can affect other health conditions such as diabetes and heart disease. Take steps to prevent a dental problem or get treatment before it becomes more serious, and save money on your dental care costs. **Network: PDP Plus**

Coverage Type	PLAN OPTION 1 Low Plan		PLAN OPTION 2 High Plan	
	In-Network % of Negotiated Fee*	Out-of-Network % of Negotiated Fee*	In-Network % of Negotiated Fee*	Out-of-Network % of Negotiated Fee*
<b>Type A: Preventive</b> (cleanings, exams, X-rays)	100%	80%	100%	90%
<b>Type B: Basic Restorative</b> (fillings, extractions)	50%	50%	80%	70%
<b>Type C: Major Restorative</b> (bridges, dentures)	50%	30%	50%	40%
<b>Type D: Orthodontia</b>	50%	50%	50%	50%
<b>Deductible†</b>				
Individual	\$50	\$50	\$50	\$50
Family	\$150	\$150	\$150	\$150
<b>Annual Maximum Benefit</b>				
Per Person	\$1,000	\$1,000	\$1,500	\$1,500
<b>Orthodontia Lifetime Maximum</b>				
Per Person	\$1,000	\$1,000	\$1,500	\$1,500
<b>Child(ren)'s eligibility</b> for dental coverage is from birth up to age 26.				

\*Negotiated Fee refers to the fees that participating dentists have agreed to accept as payment in full for covered services, subject to any copayments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

†Applies only to Type B & C Services.

**You do NOT need an ID card.** When visiting a MetLife dentist, simply provide your social security number or that of your covered dependents. The dental office can use that information to verify your eligibility and benefits.