



# Dental Insurance

## MetLife

UNIVERSITY OF  
**LOUISVILLE**

## Now offering 2 Dental Plan Options.

Routine dental exams do more than protect your teeth. They can help protect your health by catching serious problems, such as diabetes and heart disease. In fact, more than 90% of all diseases produce oral signs and symptoms.<sup>1</sup> And without dental coverage, out-of-pocket costs for cleanings, exams, and dental procedures can really add up.



Network: PDP Plus

Coverage Type	PLAN OPTION 1 BASIC PLAN		PLAN OPTION 2 ENHANCED PLAN	
	In-Network % of Negotiated Fee*	Out-of-Network % of R&C Fee**	In-Network % of Negotiated Fee*	Out-of-Network % of R&C Fee**
<b>Type A: Preventive</b> (cleanings, exams, X-rays)	100%	75%	100%	75%
<b>Type B: Basic Restorative</b> (fillings, extractions)	80%	60%	80%	60%
<b>Type C: Major Restorative</b> (bridges, dentures)	60%	40%	60%	40%
<b>Type D: Orthodontia</b>	50%	50%	50%	50%

Deductible <sup>◇</sup>				
<b>Individual</b>	\$25	\$25	\$25	\$25
<b>Family</b>	\$75	\$75	\$75	\$75
Annual Maximum Benefit				
<b>Per Person</b>	\$1,000	\$1,000	\$3,000	\$3,000
Orthodontia Lifetime Maximum				
<b>Per Person</b>	\$1,000 Child(ren) Only	\$1,000 Child(ren) Only	\$1,500 Adult & Child(ren)	\$1,500 Adult & Child(ren)

**Child(ren)'s eligibility** 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, subject to any copayments, deductibles, cost sharing and benefit maximums. Negotiated fees are subject to change

\*\* R&C fee refers to the Reasonable and Customary (R&C) charge, which is based on the lowest (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of the most dentists in the same geographic area for the same or similar services as determined by MetLife

◇ Applies to Type B & C Services

## Don't worry, you're covered.

You have the flexibility to go to any licensed dentist. Just remember you usually save more when you stay in-network. That's because participating dentists accept negotiated fees for covered services that are typically 15 to 45% less than average charges in the same community.<sup>2</sup> Services standardly include:

- ✓ Preventative care (exams, sealants, x-rays)
- ✓ Fillings
- ✓ Crowns, dentures and bridges
- ✓ Root canals and extractions
- ✓ General anesthesia
- ✓ Oral surgery
- ✓ Adult and child orthodontics (Enhanced Plan)
- ✓ Child orthodontics (Basic Plan)

To locate a participating dentist visit at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).  
You can also call MetLife at **1-866-832-5756** for more information.



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<sup>1</sup> Academy of General Dentistry. The Importance of Oral Health to Overall Health. <http://www.knowyourteeth.com/infobites/abc/article/?abc=T&iid=320&aid=1289> (last accessed November 4, 2014).

<sup>2</sup> Based on internal analysis. Savings from enrolling in a dental benefits plan will depend on various factors, including the cost of the plan, how often participants visit the dentist and the costs of services received. Negotiated fees are subject to any deductibles, copayments, cost sharing and benefit maximums and are subject to change.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.