

Dental Insurance

Coverage that helps makes it easier to visit a dentist and helps lower your dental costs.



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.¹ 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***
Type A: Preventive (cleanings, exams, X-rays)	100%	75%	100%	75%
Type B: Basic Restorative (fillings, extractions)	80%	60%	80%	60%
Type C: Major Restorative (bridges, dentures)	10%	10%	60%	40%
Type D: Orthodontia	Not Covered	Not Covered	50%	50%
Deductible†				
Individual	\$25	\$25	\$25	\$25
Family	\$75	\$75	\$75	\$75
Annual Maximum Benefit				
Per Person	\$1,000	\$1,000	\$3,000	\$3,000
Orthodontia Lifetime Maximum				
Per Person	Not Covered	Not Covered	\$2,000 Adults & Child(ren)	\$2,000 Adults & 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 for covered services, subject to any copayments, deductibles, cost sharing and benefits 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 of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.

†Applies only to Type B & C Services.



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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.² 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)

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

¹ 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>

² 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.