Dental Insurance

Coverage that helps make 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. And without dental coverage, out-of-pocket costs for cleanings, exams, and dental procedures can really add up.

Network: PDP Plus

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Plan Option 1 Basic Plan</th>
<th>Plan Option 2 Enhanced Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network % of Negotiated Fee*</td>
<td>Out-of-Network % of R&amp;C Fee***</td>
</tr>
<tr>
<td>Type A: Preventive (cleanings, exams, X-rays)</td>
<td>100%</td>
<td>75%</td>
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<tr>
<td>Type B: Basic Restorative (fillings, extractions)</td>
<td>80%</td>
<td>60%</td>
</tr>
<tr>
<td>Type C: Major Restorative (bridges, dentures)</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Type D: Orthodontia</td>
<td>Not Covered</td>
<td>Not Covered</td>
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<thead>
<tr>
<th>Deductible†</th>
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</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$25</td>
<td>$25</td>
</tr>
<tr>
<td>Family</td>
<td>$75</td>
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<table>
<thead>
<tr>
<th>Annual Maximum Benefit</th>
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<tbody>
<tr>
<td>Per Person</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>$3,000</td>
<td>$3,000</td>
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<table>
<thead>
<tr>
<th>Orthodontia Lifetime Maximum</th>
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<tbody>
<tr>
<td>Per Person</td>
<td>Not Covered</td>
<td>Not Covered</td>
</tr>
<tr>
<td>Adults &amp; Child(ren)</td>
<td>$2,000</td>
<td>Adults &amp; Child(ren)</td>
</tr>
</tbody>
</table>

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. 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.