

VOLUNTARY DENTAL INSURANCE

The dental plan provider is METLIFE. To search for a network dentist, view claims, or order an ID card please go to www.metlife.com.

You can save money by using a network provider. When out-of-network providers are used, MetLife pays based on their allowable charge and you can be balance-billed for the difference.

For complete benefit details see your MetLife Summary Plan Description.

Services	In Network/Out of Network	Plan Details
Preventive Services	In and out of network is covered at 100% of allowable charges	Oral Exams – once in any 6 month period Routine Cleaning – once in any 6 month period Fluoride Treatment – For Children under age 15 Sealants – For Children under age 15 Bitewing x-rays – once in a 12 month period Panoramic x-rays (once in any 60 month period)
Annual Deductible	Applies to basic and major services only – Individual deductible is \$50 and Family deductible is \$150.	
Basic Services	In and out of network is covered at 80% of allowable charges, you pay 20%	Fillings Extractions – Simple & Surgical Periodontic Services Endodontic Services Complex Oral Surgery, General Anesthesia
Major Services	In and out of network is covered at 60% of allowable charges, you pay 40%	Inlays Crowns Fixed Partial Dentures Complete Dentures Implants
Orthodontia	In Network covered, at 50% of allowable charges up to a \$1000 Lifetime Maximum.	
Maximum Benefit	Dental Services Maximum Annual Benefit is \$1,000.	

Dental Cost

Coverage Type	Employee Cost per Pay Period	Employee Monthly Cost
Employee Only	\$ 0.00	\$ 0.00
Employee + Family	\$ 20.69	\$ 41.38