

## Dental Insurance

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



Open Enrollment begins October 15, 2020

### Network: PDP Plus

Coverage Type	Basic Plan		Plus Plan	
	In-Network % of Negotiated Fee*	Out-of-Network 80% of R&C Fee***	In-Network % of Negotiated Fee*	Out-of-Network 80% of R&C Fee***
<b>Type A: Preventive</b> (cleanings, exams, X-rays)	100%	80%	100%	80%
<b>Type B: Basic Restorative</b> (fillings, extractions)	50%	50%	80%	50%
<b>Type C: Major Restorative</b> (bridges, dentures)	50%	50%	80%	50%
<b>Type D: Orthodontia</b>	50%	50%	50%	50%
<b>Deductible†</b>				
Individual	\$50	\$75	\$50	\$75
Family	\$0	\$0	\$0	\$0
<b>Annual Maximum Benefit</b>				
Per Person	\$1,000	\$750	\$2,000	\$1,500
<b>Orthodontia Lifetime Maximum</b>				
Per Person	\$1,000	\$750	\$2,000	\$1,500

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.

†In Network applies to Type B and C Services, Out of Network applies to Type A, B & C Services.

## 2021 Monthly Contributions

The following monthly costs are effective through 12/12/21. Your contribution will be paid through convenient payroll deduction. The monthly costs shown below for "Employee + Spouse + Child(ren)" and "Employee + Family" include the cost for all eligible children.

Coverage Type	Basic	Plus
Employee Only	\$6.05	\$8.41
Employee + Spouse	\$12.53	\$17.41
Employee + Child(ren)	\$13.57	\$18.85
Employee + Family	\$21.44	\$29.78



## Dental Insurance

### Frequently Asked Questions

**Q. Who is a participating dentist?**

**A.** A participating dentist is a general dentist or specialist who has agreed to accept negotiated fees as payment in full for covered services provided to plan members. Negotiated fees typically range from 30% – 45% below the average fees charged in a dentist's community for the same or substantially similar services.<sup>†</sup>

**Q. How do I find a participating dentist?**

**A.** There are thousands of general dentists and specialists to choose from nationwide --so you are sure to find one that meets your needs. You can receive a list of these participating dentists online at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or call 1-866-838-1072 to have a list faxed or mailed to you.

**Q. What services are covered under this plan?**

**A.** The summary plan description sets forth the covered services under the plan.

**Q. May I choose a non-participating dentist?**

**A.** Yes. You are always free to select the dentist of your choice. However, if you choose a non-participating dentist your out-of-pocket costs may be higher.

**Q. Can my dentist apply for participation in the network?**

**A.** Yes. If your current dentist does not participate in the network and you would like to encourage him/her to apply, ask your dentist to visit [www.metdental.com](http://www.metdental.com), or call 1-866-PDP-NTWK for an application.<sup>††</sup> The website and phone number are for use by dental professionals only.

**Q. How are claims processed?**

**A.** Dentists may submit your claims for you which means you have little or no paperwork. You can track your claims online and even receive email alerts when a claim has been processed. If you need a claim form, visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or request one by calling 1-866-838-1072.

**Q. Can I get an estimate of what my out-of-pocket expenses will be before receiving a service?**

**A.** Yes. You can ask for a pretreatment estimate. Your general dentist or specialist usually sends MetLife a plan for your care and requests an estimate of benefits. The estimate helps you prepare for the cost of dental services. We recommend that you request a pre-treatment estimate for services in excess of \$300. Simply have your dentist submit a request online at [www.metdental.com](http://www.metdental.com) or call 1-877-MET-DDS9. You and your dentist will receive a benefit estimate for most procedures while you are still in the office. Actual payments may vary depending upon plan maximums, deductibles, frequency limits and other conditions at time of payment.

**Q. Can MetLife help me find a dentist outside of the U.S. if I am traveling?**

**A.** Yes. Through international dental travel assistance services\* you can obtain a referral to a local dentist by calling +1-312-356-5970 (collect) when outside the U.S. to receive immediate care until you can see your dentist. Coverage will be considered under your out-of-network benefits.<sup>\*\*</sup> Please remember to hold on to all receipts to submit a dental claim.

**Q. How does MetLife coordinate benefits with other insurance plans?**

**A.** Coordination of benefits provisions in dental benefits plans are a set of rules that are followed when a patient is covered by more than one dental benefits plan. These rules determine the order in which the plans will pay benefits. If the MetLife dental benefit plan is primary, MetLife will pay the full amount of benefits that would normally be available under the plan, subject to applicable law. If the MetLife dental benefit plan is secondary, most coordination of benefits provisions require MetLife to determine benefits after benefits have been determined under the primary plan. The amount of benefits payable by MetLife may be reduced due to the benefits paid under the primary plan, subject to applicable law.

**Q. Do I need an ID card?**

**A.** No. You do not need to present an ID card to confirm that you are eligible. You should notify your dentist that you are enrolled in the MetLife Preferred Dentist Program. Your dentist can easily verify information about your coverage through a toll-free automated Computer Voice Response system.

# Dental Insurance

## Exclusions

### This plan does not cover the following services, treatments and supplies:

- Services which are not Dentally Necessary, those which do not meet generally accepted standards of care for treating the particular dental condition, or which we deem experimental in nature;
- Services for which you would not be required to pay in the absence of Dental Insurance;
- Services or supplies received by you or your Dependent before the Dental Insurance starts for that person;
- Services which are primarily cosmetic (for Texas residents, see notice page section in Certificate);
- Services which are neither performed nor prescribed by a Dentist except for those services of a licensed dental hygienist which are supervised and billed by a Dentist and which are for:
  - Scaling and polishing of teeth; or
  - Fluoride treatments;
  - Services or appliances which restore or alter occlusion or vertical dimension;
  - Restoration of tooth structure damaged by attrition, abrasion or erosion;
  - Restorations or appliances used for the purpose of periodontal splinting;
  - Counseling or instruction about oral hygiene, plaque control, nutrition and tobacco;
  - Personal supplies or devices including, but not limited to: water picks, toothbrushes, or dental floss;
  - Decoration, personalization or inscription of any tooth, device, appliance, crown or other dental work;
  - Missed appointments;
  - Services:
    - Covered under any workers' compensation or occupational disease law;
    - Covered under any employer liability law;
    - For which the employer of the person receiving such services is not required to pay; or
    - Received at a facility maintained by the Employer, labor union, mutual benefit association, or VA hospital;
    - Services covered under other coverage provided by the Employer;
    - Temporary or provisional restorations;
    - Temporary or provisional appliances;
    - Prescription drugs;
    - Services for which the submitted documentation indicates a poor prognosis;
- The following when charged by the Dentist on a separate basis:
  - Claim form completion;
  - Infection control such as gloves, masks, and sterilization of supplies; or
  - Local anesthesia, non-intravenous conscious sedation or analgesia such as nitrous oxide.
- Dental services arising out of accidental injury to the teeth and supporting structures, except for injuries to the teeth due to chewing or biting of food;
- Caries susceptibility tests;
- Diagnosis and treatment of temporomandibular joint (TMJ) disorders.
- Repair or replacement of an orthodontic device;
- Duplicate prosthetic devices or appliances;
- Replacement of a lost or stolen appliance, Cast Restoration, or Denture; and
- Intra and extraoral photographic images

## Limitations

**Alternate Benefits:** Where two or more professionally acceptable dental treatments for a dental condition exist, reimbursement is based on the least costly treatment alternative. If you and your dentist have agreed on a treatment that is more costly than the treatment upon which the plan benefit is based, you will be responsible for any additional payment responsibility. To avoid any misunderstandings, we suggest you discuss treatment options with your dentist before services are rendered, and obtain a pre-treatment estimate of benefits prior to receiving certain high cost services such as crowns, bridges or dentures. You and your dentist will each receive an Explanation of Benefits (EOB) outlining the services provided, your plan's reimbursement for those services, and your out-of-pocket expense. Procedure charge schedules are subject to change each plan year. You can obtain an updated procedure charge schedule for your area via fax by calling 866-838-1072 and using the MetLife Dental Automated Information Service. Actual payments may vary from the pretreatment estimate depending upon annual maximums, plan frequency limits, deductibles and other limits applicable at time of payment.

This dental benefits plan is made available through a self-funded arrangement. MetLife administers this dental benefits plan, but has not provided insurance to fund benefits.





## Dental Insurance

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. For complete details of coverage and availability, please refer to the certificate of insurance or contact MetLife.