

DENTAL – EMPLOYER SPONSORED or VOLUNTARY

Carrier	MetLife ³					
Plan Type	PPO					
Plan Name	Silver		Platinum – ER Sponsored Only		Platinum Plus – ER Sponsored Only	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Maximum	\$1,250	\$750	\$2,250	\$1,750	\$2,500	\$2,000
Annual Deductible	\$50	\$75	\$25	\$50	None	\$50
Diagnostic & Preventive Care	Ded. Waived	Ded. Applies	Ded. Waived	Ded. Applies	Ded. Waived	Ded. Waived
Preventive	100% ⁴	90% ⁴	100% ⁴	100% ⁴	100% ⁴	100% ⁴
Basic Services	80%	60%	80%	70%	90%	80%
Major Services	50%	40%	50%	40%	50%	50%
Endodontics & Periodontics	50%	40%	80% / 50% ²	70% / 40% ²	90% / 50% ²	80% / 50% ²
Restorative	See EOC	See EOC	See EOC	See EOC	See EOC	See EOC
Orthodontic Care¹ (optional)						
Coinurance	50%	50%	50%	50%	50%	50%
Annual Maximum	None	None	None	None	None	None
Lifetime Maximum	\$1,000	\$1,000	\$1,000	\$1,000	\$1,500	\$1,500
Waiting Periods						
Basic	None	None	None	None	None	None
Major	None	None	None	None	None	None
Ortho	None	None	None	None	None	None
Orthodontic Takeover Credit	Does Not Apply					
UCR		Maximum Allowable Charge		70% of U & C		90% of U & C

1 Child only.

2 Endodontics and Periodontics can be classified as either Basic or Major services depending on the procedure.

3 In-network reimbursement for MetLife plans is based on the negotiated fee, which is the fee that in-network dentists have agreed to accept as payment in full for covered services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Out-of-network reimbursement is based on either the negotiated fee (for the Silver plan) or the Usual and Customary (U&C) Fee (for the Platinum and Platinum-Plus plans). The U&C Fee 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.

4 Benefits paid for Preventive services will not count toward the annual maximum benefit. Only benefits paid for Basic and Major services are applied to the annual benefit maximum. Refer to MetLife plan documents for specific details.