

DENTAL

DENTAL PPO PLANS

Locate In-Network Providers

www.metlife.com

1. Find a Dentist
2. Choose PDP Plan
3. Enter Zip Code, City or State
4. Choose your plan and find a dental provider in your area
Or log in to: MyBenefits (for Employees) Online: <https://online.metlife.com/edge/web/public/benefits/signOut>

Value Plan

You have the flexibility to choose any licensed dentist, in or out of the network and still receive benefits. With MetLife Dental insurance, you can choose from thousands of general dentists and specialists nationwide. You can find the names, addresses, languages spoken and phone numbers of participating dentists by searching our online Find a Dentist directory. All participating dentists have agreed to accept negotiated fees as payment in full for covered services. These fees typically range from 35%–50% less than the average charges in the same community. Plus, you have access to one of the largest networks of dentists in the U.S. You have the flexibility to visit any dentist in or out of the network.

Network Access Plan

With the Network Access Plan (NAP) DPPO, you may see any dentist that you choose. However, In-Network dentists have agreed to accept reduced fees for the services they provide. They have also agreed not to charge you any amount that exceeds the allowable amount, aside from deductibles, coinsurance and services that are limited or not covered under the plan. This will reduce your out-of-pocket expenses. If your dentist is an out-of-network provider, dental benefits will be based on reasonable and customary charges.

In-Network Benefit	Value Plan	Network Access Plan
Calendar Year Maximum (Per Person)	\$2,000	\$2,000
Annual Deductible	\$50 Individual \$150 Family	\$50 Individual \$150 Family
Frequency Cleanings (Preventive Only)	Twice per calendar year (January 1 – December 31)	Twice per calendar year (January 1 – December 31)
Class A – Preventive and Diagnostic Care (Prophylaxis Oral exam, Sealants, Diagnostic Casts, Radiographs)	0% no deductible applies	0% no deductible applies
Class B – Basic Services (Endodontic, Periodontal, Space Maintainers, Surgical Extractions)	0%	20%
Class C – Major Services (Crown, Inlay, Dentures, Bridge)	40%	50%
Class D – Orthodontia* Child (Under 19 Years Old)	50%	50%

There is one set of rates for both the Value and NAP Dental PPO Plans.

Plan Rates*	24 Per Pay Period Cost	19 Per Pay Period Cost
Employee Only	\$26.07	\$32.93
Employee + 1	\$52.13	\$65.85
Employee + Family	\$78.19	\$98.76

*Lifetime Payment Limit of \$2,000 for orthodontic treatment.

Pre-treatment review is available on a voluntary basis when dental work in excess of \$300 is proposed.



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DENTAL HMO PLAN

As a participant of the MetLife Dental HMO/Managed Care plan, you have lower out-of-pocket costs. Your Dental HMO/Managed Care plan provides you with access to essential dental care. Dental HMO/Managed Care programs are based on the use of defined networks; general dental care is not accessible while traveling. For a complete list of all covered dental procedures, please refer to your Schedule of Benefits, located online at [metlife.com/mybenefits](https://www.metlife.com/mybenefits).

When using a participating dentist, the amount you will be responsible for paying is the applicable copay associated with the type of service you receive. See the certificate of coverage for a list of copay amounts located on the benefits webpage.

Cleaning Frequency: Twice per calendar year (January 1 – December 31)

Orthodontia: Available for both children and adults.

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Online: <https://online.metlife.com/edge/web/public/benefits/signOut>

Plan Rates*	24 Per Pay Period Cost	19 Per Pay Period Cost
Employee Only	\$6.70	\$8.46
Employee + 1	\$11.13	\$14.05
Employee + Family	\$20.72	\$26.17

See MetLife DHMO Plan Copay Schedule.

