

Dental

Network: PDP Plus

Coverage Type	PLAN OPTION 1 Low Plan		PLAN OPTION 2 High Plan	
	In-Network % of Negotiated Fee*	Out-of-Network 90% of R&C Fee**	In-Network % of Negotiated Fee	Out-of-Network 90% of R&C Fee**
Type A: Preventive (cleanings, exams, X-rays)	100%	100%	100%	100%
Type B: Basic Restorative (fillings and extractions)	80%	80%	80%	80%
Type C: Major Restorative (bridges and dentures)	0%	0%	50%	50%
Type D: Orthodontia	Not covered	Not covered	50%	50%
Deductible[†]				
Individual	\$0	\$0	\$50	\$150
Family	\$0	\$0	\$50	\$150
Annual Maximum Benefit (applies to A,B, C Services)				
Per Person	\$500	\$500	\$1500	\$1500
Orthodontia Lifetime Maximum				
Per Person	Not Covered	Not covered	\$2,000	\$2,000

Child(ren)'s eligibility for dental coverage is from birth up to age 26, age 26 if a full-time student.

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 to Type B and C Services.

List of Primary Covered Services & Limitations

The service categories and plan limitations shown represent an overview of your Plan Benefits. This document presents the majority of services within each category, but is not a complete description of the Plan.

Plan Option 1: Low Plan

Plan Option 2: High Plan

Type A – Preventive	How Many/How Often	Type A – Preventive	How Many/How Often
Prophylaxis (cleanings)	<ul style="list-style-type: none"> One time in 6 months 	Prophylaxis (cleanings)	<ul style="list-style-type: none"> One time in 6 months
Oral Examinations	<ul style="list-style-type: none"> One time in 6 months Includes: Tooth extractions, root removal, and biopsies 	Oral Examinations	<ul style="list-style-type: none"> One time in 6 months Includes: Tooth extractions, root removal, and biopsies
Emergency Services	<ul style="list-style-type: none"> Emergency dental treatment to relieve acute pain Emergency dental treatment to control a dental condition that requires immediate care to prevent permanent harm to the member 	Emergency Services	<ul style="list-style-type: none"> Emergency dental treatment to relieve acute pain Emergency dental treatment to control a dental condition that requires immediate care to prevent permanent harm to the member
X-rays	<ul style="list-style-type: none"> Full mouth X-rays; one in 60 months Bitewings X-rays; Adult: 1 time in 6 months for adults. For a child under 19: 1 time in 6 months 	X-rays	<ul style="list-style-type: none"> Full mouth X-rays; one in 60 months Bitewings X-rays; Adult: 1 time in 6 months. For a child under 19: 1 time in 6 months.
Space Maintainers	<ul style="list-style-type: none"> 1 per lifetime for a child under the age of 19 	Space Maintainers	<ul style="list-style-type: none"> 1 per lifetime for a child under the age of 19
Sealants	<ul style="list-style-type: none"> 1 per molar in 48 months for a child under the age of 14 	Sealants	<ul style="list-style-type: none"> 1 per molar in 48 months for a child under the age of 14
Type B – Basic Restorative	How Many/How Often	Type B – Basic Restorative	How Many/How Often
Fillings	-1 replacement per surface in 12 months -Amalgam (silver) fillings (limited to one filling for each tooth surface in each 12 months). However, no benefits are provided for fillings on tooth surfaces where a sealant was applied within the last 12 months	Fillings	-1 replacement per surface in 12 months -Fillings on tooth surfaces where a sealant was applied within the last 12 months Replacement of a filling within 12 months of the date of the prior restoration
Crown, Denture and Bridge Repair/ Recementations	Prefabricated Crowns: 1 per tooth in 24 months. Recementations: 1 in 12 months. Dentures-Rebases/Relines: 1 in 36 months Prosthetic Maintenance: Repair of partial or complete dentures, crowns and bridges, once each 12 months. Adding teeth to an existing partial or complete denture. Rebase or reline dentures, once each 36 months. Recementing of crowns, inlays, onlays and fixed bridgework, once each 12 months.	Crown, Denture and Bridge Repair/ Recementations	Prefabricated Crowns: 1 per tooth in 24 months. Recementations: 1 in 12 months. Dentures-Rebases/Relines: 1 in 36 months. Prosthetic Maintenance: Repair of partial or complete dentures, crowns and bridges, once each 12 months. Adding teeth to an existing partial or complete denture. Rebase or reline dentures, once each 36 months. Recementing of crowns, inlays, onlays and fixed bridgework, once each 12 months.
Endodontics	<ul style="list-style-type: none"> 1 per tooth per lifetime <ul style="list-style-type: none"> Root canal therapy on permanent teeth, once in a lifetime for each tooth Retreatment root canal therapy on permanent teeth, once in a lifetime for each tooth Therapeutic pulpotomy on primary or 	Endodontics	<ul style="list-style-type: none"> 1 per tooth per lifetime <ul style="list-style-type: none"> Root canal therapy on permanent teeth, once in a lifetime for each tooth Retreatment root canal therapy on permanent teeth, once in a lifetime for each tooth Therapeutic pulpotomy on primary or permanent teeth for members under

	permanent teeth for members under age 16 <ul style="list-style-type: none"> Other endodontic surgery intended to treat or remove the dental root 		age 16 <ul style="list-style-type: none"> Other endodontic surgery intended to treat or remove the dental root
General Anesthesia	<ul style="list-style-type: none"> When dentally necessary in connection with oral surgery, extractions or other covered dental services 	General Anesthesia	<ul style="list-style-type: none"> When dentally necessary in connection with oral surgery, extractions or other covered dental services
Periodontics	<ul style="list-style-type: none"> Periodontal scaling and root planing once per quadrant, every 24 months Periodontal surgery once per quadrant, every 36 months Total number of periodontal maintenance treatments and prophylaxis cannot exceed four treatments in a calendar year. Includes 2 cleanings (total comb: 4) 	Periodontics	<ul style="list-style-type: none"> Periodontal scaling and root planing once per quadrant, every 24 months Periodontal surgery once per quadrant, every 36 months Total number of periodontal maintenance treatments and prophylaxis cannot exceed four treatments in a calendar year. Includes 2 cleanings (total comb: 4)
Type C – Major Restorative	How Many/How Often	Type C – Major Restorative	How Many/How Often
Implant Supported Prosthetics	<ul style="list-style-type: none"> Not covered 	Implant Supported Prosthetics	<ul style="list-style-type: none"> 1 in 60 months
Bridges and Dentures	<ul style="list-style-type: none"> Not covered 	Bridges and Dentures	<ul style="list-style-type: none"> Bridges: 1 in 60 months Dentures: 1 in 60 months
Crowns, Inlays and Onlays	<ul style="list-style-type: none"> Not covered 	Crowns, Inlays and Onlays	<ul style="list-style-type: none"> 1 replacement per tooth in 60 months

The service categories and plan limitations shown above represent an overview of your plan benefits. This document presents the majority of services within each category, but is not a complete description of the plan.

Frequently Asked Questions

Who is a participating dentist?

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 15%-45% below the average fees charged in a dentist's community for the same or substantially similar services.[†]

How do I find a participating dentist?

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 or call 1-800-942-0854.

What services are covered under this plan?

All services defined under the group dental benefits plan are covered. Please review the enclosed plan benefits to learn more.

May I choose a non-participating dentist?

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. He/she hasn't agreed to accept negotiated fees. So you may be responsible for any difference in cost between the dentist's fee and your plan's benefit payment.

Can my dentist apply for participation in the network?

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, or call 1-866-PDP-NTWK for an application.^{††} The website and phone number are for use by dental professionals only.

How are claims processed?

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 or request one by calling 1-800-942-0854.

Can I find out what my out-of-pocket expenses will be before receiving a service?

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 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.

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

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.^{**} Please remember to hold on to all receipts to submit a dental claim.

How does MetLife coordinate benefits with other insurance plans?

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.

Do I need an ID card?

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.

[†]Based on internal analysis by MetLife. Negotiated Fees refer to the fees 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. Negotiated fees are subject to change.

^{††}Due to contractual requirements, MetLife is prevented from soliciting certain providers.

* AXA Assistance USA, Inc. provides Dental referral services only. AXA Assistance is not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.

**Refer to your dental benefits plan summary for your out-of-network dental coverage.

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;
- Precision attachments, except when the precision attachment is related to implant prosthetics;
- Adjustment of a Denture made within 6 months after installation by the same Dentist who installed it;
- Fixed and removable appliances for correction of harmful habits;
- Appliances or treatment for bruxism (grinding teeth), including but not limited to occlusal guards and night guards;
- Diagnosis and treatment of temporomandibular joint (TMJ) disorders. Minnesota;
- Repair or replacement of an orthodontic device;
- Duplicate prosthetic devices or appliances;
- Replacement of a lost or stolen appliance, Cast Restoration, or Denture; and
- Denture Adjustments
- Intra and extraoral photographic images
- Crown Build ups-Post and Cores (Low Plan)
- Denture, including complete partial and Overdentures (Low Plan)
- Fixed Bridges (Low Plan)

- Surgical Extractions (Low Plan)
- Consultations (Low Plan)
- All other oral surgery not described elsewhere (Low Plan)

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 1-800-942-0854 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.

Cancellation/Termination of Benefits: Coverage is provided under a group insurance policy (Policy form GPNP99 / G.2130-S) issued by MetLife. Coverage terminates when your membership ceases, when your dental contributions cease or upon termination of the group policy by the Policyholder or MetLife. The group policy terminates for non-payment of premium and may terminate if participation requirements are not met or if the Policyholder fails to perform any obligations under the policy. The following services that are in progress while coverage is in effect will be paid after the coverage ends, if the applicable installment or the treatment is finished within 31 days after individual termination of coverage: Completion of a prosthetic device, crown or root canal therapy.

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.

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 group policy form GPNP99 or contact MetLife.

