Dental Benefits

Routine preventive care such as regular dental checkups can help protect your oral health. HMG Healthcare's dental coverage will provide you and your family affordable options for overall health. Coverage is available from MetLife.

Network Dentists

If you use a dentist who doesn't participate in your plan's network, your out-of-pocket costs may be higher, and you are responsible for charges above the plan's allowed amount.

The Low Plan bases out-of-network benefits on the Maximum Allowable Charge (MAC). The High Plan bases out-of-network benefits on the 90th percentile of Reasonable and Customary (R&C) charges. Even though the coverage percentages are the same in and out of network, your costs may differ.

To find a network dentist, visit www.metlife.com and select Find a Dentist.

Dental Premiums

Premium contributions for dental are deducted from your paycheck on a pre-tax basis. Your plan and tier of coverage determine your biweekly premium.

	Low Plan	High Plan
Calendar Year Deductible		
Individual	$50	$25
Family	$150	$75
Calendar Year Maximum		
Per Person - Base Maximum	$1,000	$2,000
Covered Services		
Preventive Services	80%	100%
Basic Services	60%	80%
Major Services	30%	50%
Orthodontics - Dependent Child(ren) Only	N/A	50%
Orthodontic Lifetime Maximum	N/A	$1,500
Biweekly Rates	**Low Plan**	**High Plan**
Employee Only	$8.66	$15.01
Employee + Spouse	$17.32	$30.02
Employee + Child(ren)	$21.24	$35.10
Employee + Family	$31.10	$53.83

Thoughts & Tips:

Only 60% of adults ages 20 to 64 have been to the dentist in the past year. Take advantage of your dental coverage to keep your smile healthy.