Dental Insurance - *New Carrier!*

Regular visits to your dentist can protect more than your smile; they can protect your health. We are proud to offer dental coverage through MetLife. Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network dentist. The options provide three levels of providers to offer you the best savings possible. Our plans covers a wide variety of dental services in-network and covers preventative services at 100%.

Dental Plan Features						
Benefit	**MetLife Type A**		**MetLife Type B**		**MetLife Type C**	
	In-Network	**Out of Network**	**In-Network**	**Out of Network**	**In-Network**	**Out of Network**
Individual Deductible	$50	$50	$50	$50	$50	$50
Family Deductible	$150	$150	$150	$150	$150	$150
Annual Plan Maximum	$1,800 per person per Calendar Year	$1,800 per person per Calendar Year	$1,200 per person per Calendar Year	$1,200 per person per Calendar Year	$1,000 per person per Calendar Year	$1,000 per person per Calendar Year
Ortho Lifetime Maximum	$1,000 per person	$1,000 per person	Not Covered	Not Covered	Not Covered	Not Covered
Frequencies						
Cleaning	Limited to 2 times per consecutive 12 months.		Limited to 2 times per consecutive 12 months.		Limited to 2 times per consecutive 12 months.	
Exam	PERIODIC ORAL EVALUATION Limited to 2 times per consecutive 12 months.		PERIODIC ORAL EVALUATION Limited to 2 times per consecutive 12 months.		PERIODIC ORAL EVALUATION Limited to 2 times per consecutive 12 months.	
Waiting Period for Major Services	None		12 Months		Not Covered	
Dental Coverage						
Cleanings	100%	90%	100%	100%	100%	100%
Exams	100%	90%	100%	100%	100%	100%
X-Rays	100%	90%	100%	100%	100%	100%
Sealants	80%	70%	80%	80%	50%	50%
Fillings	80%	70%	80%	80%	50%	50%
Simple Extractions	80%	70%	80%	80%	50%	50%
Root Canal	80%	70%	80%	80%	50%	50%
Periodontal Gum Disease	80%	70%	80%	80%	50%	50%
Oral Surgery	80%	70%	80%	80%	50%	50%
Crowns	50%	50%	50%	50%	Not Covered	
Dentures	50%	50%	50%	50%	Not Covered	
Bridges	50%	50%	50%	50%	Not Covered	
Implants	50%	50%	50%	50%	Not Covered	
Orthodontia	50%	50%	Not Covered		Not Covered	

Out of Network Explanation

Out of network dentists are NOT contracted with your dental insurance carrier. After you pay for the service based on your benefit plan, the insurance carrier will pay the out of network dentist the same rate they pay an in-network dentist. In most cases, the out of network dentist does not consider this as payment in full (like an in-network dentist would) and may "Balance bill" you. That is, they may ask you to pay the difference.

Dental Premiums (bi-weekly)			
Employee	$23.48	$16.10	$8.63
Family	$39.95	$31.73	$16.99

Disclaimer: This is a partial listing of your covered benefits. For a complete accurate listing of covered benefits, limitations and exclusions, refer to your certificate of coverage