## Dental plan options

You may choose between two dental plans: the 80% Preventive Plan (without orthodontia) or the 100% Preventive Plan (with orthodontia). Although each plan allows you to visit any dentist you choose, you will save more when you go to one of the in-network providers MetLife has contracted with to provide services to our participants at reduced rates.

To locate a MetLife provider, log on to www.metlife.com/dental or call MetLife's Customer Service Department at 800-942-0854. Note that the dental network is PDPPlus. If you are searching for an in-network provider, you need to choose this option from the drop-down menu.

## Dental plan comparison table

Use this table to compare the features of your two dental plan options.

DENTAL BENEFITS					
	80% Preventive Plan (without orthodontia)		100% Preventive Plan (with orthodontia)		
Annual deductible	\$50 individual \$100 family		\$50 individual \$100 family		
Annual benefit maximum	\$1,500 per person		\$1,500 per persor	\$1,500 per person	
	You pay	Plan pays	You pay	Plan pays	
<b>Preventive care</b> (routine office visits, X-rays, and cleanings)	20% after deductible	80%	Not subject to deductible	100%	
Basic care (includes fillings and root canals)	20% after deductible	80%	20% after deductible	80%	
Major care (includes bridges and crowns)	50% after deductible	50%	50% after deductible	50%	
Orthodontia	Not covered		50% after deductible	50% up to lifetime maximum of \$1,500	

## **Important!**

If you do not elect dental coverage within the time period outlined in your Summary Plan Description, or if you have not elected coverage and experience a qualifying event that allows you to add coverage during the year, you will only be allowed to elect the 80% Preventive Plan (without orthodontia). After you have been covered for one plan year (or part of one plan year), you may increase coverage to the 100% Preventive Plan (with orthodontia).