

## **Dental PPO Plan**

Choose from three dental plans offered through MetLife. Plans include robust benefits covering most dental procedures. Not only are the plans flexible with no waiting periods, the MetLife dental network includes thousands of providers nationwide, so finding the right dentist is easy.

PPO Plan Options	Basics Plan 3	Basics Plan 4	Basics Plan 5	
Calendar Year Deductible				
Individual	\$50	\$50	\$50	
Family	\$150	\$150	\$150	
Calendar Year Maximum	\$1,000	\$1,000	\$3,500	
Coverage Levels				
Preventive	100%	100%	100%	
Basic	80%	80%	80%	
Major	50%	50%	50%	
Orthodontia	Not Covered	50%	50%	
Waiting Period	None	None	None	
Orthodontia				
Lifetime Maximum	Not Covered	\$1,000	\$2,000	

Coverage Levels				
Preventive Services	Basic Services	Major Services	Orthodontics	
Routine Exam (2 per benefit period) Bitewing X-rays (2 per benefit period) Cleaning (2 per benefit period) Fluoride for children 13 and under (1 per benefit period)	Full Mouth/Panoramic X-rays (1 in 5 years) Sealants (age 13 and under) Restorative Amalgams Restorative Composites Simple Extractions	Space Maintainers Inlays/Onlays Crowns/Crown Repair (1 in 8 years per tooth) Endodontics Periodontics Denture Repair Prosthodontics (fixed bridges, removable complete/partial dentures) Complex Extractions Anesthesia	Orthodontics Diagnostics Orthodontics Treatment	



## Plan Features

- Provides benefits for a broad range of covered services/procedures
- Offers member flexibility to choose in- or out-of-network providers
- Offers expansive network of dental providers, with more savings when staying in-network
- No paperwork for in- or out-of-network dentists who submit your claims
- Convenient service via secure member website
- Preventive care is often covered 100% innetwork

This benefits guide is intended to provide a brief description of benefits and subject to change. Please refer to the Summary of Benefits for each plan for a complete description of coverage and list of exclusions, limitations, terms and conditions.

Franchise Benefit Solutions



## Dental DHMO Plan (California Only)

By covering many diagnostic and preventive services at no cost or with very low copayments, the DeltaCare HMO plan encourages regular preventive dental visits. At time of enrollment, members select a DeltaCare USA dentist to provide most covered services.

DHMO Managed Care Dental Plan (California Only)	
Procedure	Copayment
Initial Oral Exam	No charge
Full Mouth X-rays	No charge
Preventive	
Child/Adult Cleaning	No charge
Topical Application or Fluoride	No charge
Space Maintainer	100% after \$55 copay
Restorative	
Inlay/Onlay Metallic - 3 or more Surfaces	100% after \$300 copay
Crown – Porcelain/Ceramic	100% after \$225 copay
Temporary Crown (fractured tooth)	100% after \$15 copay
Endodontics	
Root Canal – Endodontic Therapy	100% after \$60 copay
Retreatment of Previous Root Canal	100% after \$200 copay
Root Amputation – Per Root	100% after \$60 copay
Periodontics	
Gingivectomy – Four or More Teeth	100% after \$175 copay
Scaling and Root Planning	100% after \$45 copay
Periodontal Maintenance	100% after \$36 copay
Orthodontia	
Start Up Fees	100% after \$350 copay
Dependent Children up to age 19	100% after \$1,600 copay
Adults and Covered Full-Time Students	100% after \$1,800 copay
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## Plan Features

- Set copayments, no deductibles, and no annual maximums
- No cost or low copayments for most diagnostic and preventive services
- Coverage of 250+ procedures including additional cleanings, bleaching, and tooth whitening
- No claim forms to complete

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