## Dental

Metropolitan Life Insurance Company

## **Network: PDP Plus - Low Dental Plan**

Coverage Type	In-Network % of Negotiated Fee*	Out-of-Network 99% of R&C Fee***
Type A: Preventive (cleanings, exams, X-rays)	100%	100%
Type B: Basic Restorative (fillings, extractions, periodontics)	80%	65%
Type C: Major Restorative (bridges, dentures, crowns)	50%	40%
Type D: Orthodontia	50%	50%

Deductible <sup>†</sup>		
Individual	\$0	\$0
Family	\$0	\$0
Annual Maximum Benefit		
Per Person	\$1,500	\$1,500
Orthodontia Lifetime Maximum		
Per Person	\$2,500	\$2,500

Child(ren)'s eligibility for dental coverage is from birth up to age 19, age 25 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.