

Summary of Benefits Dental Insurance - High Dental Option

Employer Sponsored High Dental Option				
Class Description	All Active Full Time Employees (30 Hours)			
	In-Network		Out-of-Network*	
Reimbursement	Negotiated Fee Schedule		Reasonable & Customary Charge	
Type A – Preventive	100%		100%	
Type B – Basic	80%		80%	
Type C – Major	50%		50%	
Calendar Year Deductible applies to:	B & C		B & C	
▪ Individual	\$50		\$50	
▪ Family	\$150		\$150	
	Aggregate		Aggregate	
Calendar Year Maximum (<i>applies to A,B,C services</i>)	\$2,500		\$2,500	
Orthodontia	50%	50%	50%	50%
Orthodontia Lifetime Maximum	\$1,000	\$1,000	\$1,000	\$1,000

Frequency & Allocations / Exclusions

(Primary - Lower Cost)

Class Description: All Active Full Time Employees	
TYPE A	
<i>Benefits are payable immediately from the start date of an individual's benefits</i>	
▪ Examinations	▪ 1 time in 6 months
▪ Examinations – Problem Focused	▪ Combined with Examinations Limit
▪ Prophylaxis: Cleanings	▪ 1 time in 6 months
▪ Fluoride	▪ 1 time in 12 months for a dependent child under age 14
▪ Bitewing X-Rays	▪ For a child under 14: 1 time in 12 months ▪ Adult: 1 time in 12 months
TYPE B	
<i>Benefits are payable immediately from the start date of an individual's benefits</i>	
▪ Sealants	▪ 1 per molar in 60 months for a child under age 14
▪ Space Maintainers	▪ 1 per lifetime for a child under age 14
▪ Full Mouth X-Rays	▪ Once in 60 months
▪ Amalgam Fillings	▪ 1 replacement per surface in 24 Months
▪ Periodontal Maintenance	▪ 2 perio. Treatments in 1 calendar yr, includes 2 cleanings (total comb: 2)
▪ Labs & Other Tests	
▪ Emergency Palliative Treatment	
▪ Periapical X-Rays	
▪ Other X-Rays	
▪ Resin Composite Fillings(excludes coverage for composite fillings on molars)	
▪ Pulp Capping	
▪ Pulp Therapy	
▪ General Services	
TYPE C	
<i>Benefits are payable immediately from the start date of an individual's benefits</i>	
▪ Consultations	▪ 1 in 12 months
▪ Root Canal	▪ 1 per tooth per lifetime
▪ Periodontal Surgery	▪ 1 per quadrant in any 36 month period
▪ Scaling & Root Planing	▪ 1 per quadrant in any 24 month period
▪ Prefabricated Crowns	▪ 1 per tooth in 10 calendar years
▪ Crown Buildups / Post Core	▪ 1 per tooth in 10 calendar years
▪ Repairs	▪ 1 in 12 months
▪ Recementations	▪ 1 in 12 months
▪ Dentures	▪ 1 in 10 calendar years
▪ Dentures – Rebases / Relines	▪ 1 in 36 months
▪ Denture Adjustments	▪ 1 in 12 months
▪ Fixed Bridges	▪ 1 in 10 calendar years
▪ Inlays / Onlays /Crowns	▪ 1 replacement per tooth in 10 calendar years
▪ Implant Services	▪ 1 per tooth position in 10 calendar years
▪ Implant Repairs	▪ 1 per tooth in 12 months
▪ Implant Supported Prosthetic	▪ 1 per tooth in 10 calendar years
▪ Tissue Conditioning	▪ 1 in 36 months
▪ Occlusal Adjustments	▪ 1 in 12 months
▪ General Anesthesia	
▪ Pulpotomy	
▪ Apexification & Recalcification	

▪ Periodontal Surgery – Soft & Connective Tissue Grafts	
▪ Periodontics – Non-Surgical	
▪ Oral Surgery: Simple Extractions	
▪ Oral Surgery: Surgical Extractions	
▪ Other Oral Surgery	

Exclusions
All Active Full Time Employees
<ul style="list-style-type: none"> ▪ Services which are not dentally necessary, those which do not meet generally accepted standards of care for treating the particular dental condition, or which we deem experimental in nature. ▪ Services for which a covered person would not be required to pay in the absence of dental insurance. ▪ Services or supplies received by a covered person before the insurance starts for that person. ▪ Services which are primarily cosmetic. (For residents of Texas: Services which are primarily cosmetic unless required for the treatment or correction of a congenital defect of a newborn child). ▪ Services or appliances which restore or alter occlusion or vertical dimension. ▪ Restoration of tooth structure damaged by attrition, abrasion or erosion unless caused by disease. ▪ Restorations or appliances used for the purpose of periodontal splinting. ▪ Counseling or instruction about oral hygiene, plaque control, nutrition and tobacco. ▪ Personal supplies or devices including, but not limited to: water piks, toothbrushes, or dental floss. ▪ Decoration or inscription of any tooth, device, appliance, crown or other dental work. ▪ Missed appointments. ▪ Services covered under any workers' compensation or occupational disease law. ▪ Services covered under any employer liability law. ▪ Services for which the employer of the person receiving such services is not required to pay. ▪ Services received at a facility maintained by the Policyholder, labor union, mutual benefit association, or VA hospital. ▪ Services covered under other coverage provided by the Policyholder. ▪ Temporary or provisional restorations. ▪ Temporary or provisional appliances. ▪ Prescription drugs. ▪ Services for which the submitted documentation indicates a poor prognosis. ▪ Services, to the extent such services, or benefits for such services, are available under a government plan. This exclusion will apply whether or not the person receiving the services is enrolled for the government plan. We will not exclude payment of benefits for such services if the government plan requires that Dental Insurance under the group policy be paid first. ▪ The following when charged by the dentist on a separate basis - Claim form completion; infection control such as gloves, masks, and sterilization of supplies; or local anesthesia, non-intravenous conscious sedation or analgesia such as nitrous oxide. ▪ Caries susceptibility tests. ▪ Precision attachments associated with fixed and removable prostheses. ▪ Adjustment of a denture made within 6 months after installation by the same dentist who installed it. ▪ Duplicate prosthetic devices or appliances. ▪ Replacement of a lost or stolen appliance, cast restoration or denture. ▪ Intra and extraoral photographic images. ▪ Fixed and removable appliances for correction of harmful habits. ▪ Appliances or treatment for bruxism (grinding teeth), including but not limited to occlusal guards and night guards. ▪ Treatment of temporomandibular joint disorder. This exclusion does not apply to residents of Minnesota. ▪ Orthodontia services or appliances. ▪ Repair or a replacement of an orthodontic appliance.

Highlights
Broker Commissions included in the rate: None
Expected Participation: 50%
Employee Contributions: Maximum of 50%
Financial Arrangement: Non-retrospectively Experience Rated
Situs is NEW YORK
Only those residing in the United States are eligible for benefits
Dependent Child Definition: A Child is covered up to age 26, A student is covered up to age 26.
This quote assumes the plan is not a Section 125 plan.
<p>Late Entrant</p> <p>Employees who do not elect coverage during their 31-day application period may still elect coverage later. Dental coverage would be subject to the following waiting periods:</p> <p>Type A Services No waiting period</p> <p>Type B Services (Fillings) 6 month waiting period</p> <p>Type B Services – All Other Services 12 month waiting period</p> <p>Type C Services 24 month waiting period</p> <p>Orthodontic Services (if applicable) 24 month waiting period</p>
<p>Please see the enclosed procedure allocations, frequencies, limitations, and exclusions.</p> <p>MetLife's standard exclusions will apply.</p> <p>This quote assumes participation of 50%. If this changes by more than 10%, we reserve the right to adjust rates and/or alter benefit provisions.</p>