



Dental Insurance

Provided by

MetLife[®]



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Postdoctoral Benefit Program

MetLife PPO Dental

Core Benefits	In-Network Postdoc Pays	Out-of-Network Postdoc Pays
Annual Deductible	\$0 per individual / \$0 per family	\$50 per individual / \$150 per family
Annual Benefit Maximum	\$1,250 per person	\$750 per person
<u>Preventive/Diagnostic Care</u>		
Routine Exams	0%*	30%*
Teeth Cleanings (Prophylaxis)	0%*	30%*
X-rays	0%*	30%*
<u>Basic Procedures</u>		
Fillings	20%	40%
Endodontics	20%	40%
Periodontics	20%	40%
Oral Surgery	20%	40%
Deep Cleaning (Periodontal Maintenance)	20%	40%
<u>Major Procedures</u>		
Crowns	40%	60%
Bridgework	40%	60%
Dentures	40%	60%
Orthodontia (Child Only)	50% (\$1,250 Lifetime Maximum)	

* Deductible waived for preventive services

For more detailed plan design information go to: clients.garnett-powers.com/pd/case



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Accessing the PDP Network

The MetLife Preferred Dentist Program (PDP) plan offers comprehensive coverage.

A Preferred Dentist Program plan incorporates two tiers for delivery of care, and you choose the tier you desire at the time of service:

1. **In-Network (the PDP Tier):** This tier offers you the flexibility of seeking service from a PPO dentist. Save out-of-pocket expenses when you receive services from one of more than 80,000 participating dentists who generally agree to charge fees 10 - 35% lower than average charges in your area.
2. **Out-of-Network Tier:** This tier allows you to seek care from any non-network provider. Services are based on a percentage of the Reasonable and Customary (R&C) charge. If you choose a dentist who does not participate in the network, your out-of-pocket expenses may be more, since you will be responsible for paying any difference between the dentist's fee and your plan's payment for the approved service.



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Accessing the Out-of-Network Tier

An example of how seeking out-of-network services can impact your out-of-pocket costs:

Out-of-Network Example: The out-of-network dentist decides to charge \$1,000 for a porcelain crown on a molar.

This dentist is not prohibited from charging what they feel can be charged for this service.

Your percentage of cost out-of-network is 40% after the \$50 deductible, and Usual, Customary and Reasonable (UCR) is considered \$800 for this service: **You pay \$370**

IN ADDITION, you owe the difference between the UCR amount and what the out-of-network dentist decided to charge you (\$1,000 - \$800), which is an **additional \$200**.

Total estimated cost out-of-network for the porcelain crown on a molar: **\$570**