

Dental Insurance

Provided by



Disclaimer: This benefit plan information shown in this benefits plan overview is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance ; the underlying insurance documents will govern in all cases.

Postdoctoral Scholar Benefit Program

MetLife Dental PPO

Preferred Dentist Program (PDP)

Summary of Core Benefits	In-Network Postdoc Pays**	Out-of-Network Postdoc Pays**
Annual Deductible	\$50 per individual / \$150 per family	
Annual Benefit Maximum	\$1,500	
<u>Type A - Preventive</u>		
Oral Examinations	0%	20%
Teeth Cleanings (Prophylaxis)	0%	20%
X-rays	0%	20%
<u>Type B – Basic Restorative*</u>		
Fillings	20%	30%
Endodontics	20%	30%
Periodontics	20%	30%
Oral Surgery	20%	30%
<u>Type C – Major Restorative*</u>		
Crowns	50%	50%
Bridges	50%	50%
Dentures	50%	50%
Orthodontia	Not Covered	

* Deductible applies to these services

** Subject to Negotiated fee between participating dentist and MetLife. Negotiated fees are subject to change.

Accessing the Out-of-Network Tier

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

Porcelain Crown on a molar - We will estimate that the usual, customary and reasonable charge is considered \$800.

Per the out-of-network benefit structure, you will pay 50% (your coinsurance) toward that crown, which would be \$400.

In addition, if the out-of-network dentist performing your crown services charges more than what is considered usual, customary and reasonable, you will pay the \$400 PLUS any additional amount that the dentist wishes to charge. So, if the dentist charged \$900 for the crown in total, you would pay a total of \$500 for the crown, which includes the extra \$100 that the dentist charged above what is considered usual, customary and reasonable.

Using the out-of-network tier costs you more because the dentists do not discount their services per a provider contract, whereas those contracts do reduce your out-of-pocket costs in the in-network tier.

When you access care out-of-network, you and the insurance carrier incur more costs, consequently affecting the overall pricing of the plan.