

## Benefit Bite #8 Dental 2020/21 Plan Year

METLIFE is our Dental Plan Provider

There are 3 Dental plans to choose from:

Dental HMO

Dental Low Plan

Dental High Plan

The **HMO** is the least expensive of the Dental Plans, but also the most restrictive. You are required to select a provider from the HMO provider list, and you are only allowed to see that provider. There is no deductible and no plan benefit maximum. This plan is very inexpensive to use as there is a set co-pay for each service.

The **Low Plan** is the middle of the road as far as premiums are concerned. You can see any dentist you wish, but you receive the best value for your money if you see a Metlife Preferred Provider. The Metlife network has providers all over the United States. There is a \$50 Plan Year deductible per person up to \$150 max per family. There is an annual maximum benefit of \$1000.00 which is the max that Metlife will pay out in any plan year per person. This plan works the opposite of the HMO plan which has a set amount that you pay out per service; this plan has a set amount that they will pay out per service regardless of what your dentist charges you.

The **High Plan** is the most expensive as far as premiums are concerned. You can see any dentist you wish, but you receive the best value for your money if you see a Metlife Preferred Provider. The Metlife network has providers all over the United States. There is a \$50 Plan Year deductible per person up to \$150 max per family. There is an annual maximum benefit of \$1,000.00 which is the max that Metlife will pay out in any plan year per person. This plan pays on a percentage basis. 100% for preventive services such as cleanings, 80% for routine services such as fillings, 50% for major services such as root canals. Keep in mind you must meet your deductible before Metlife will pay the percentage.

Stay healthy and stay informed!