

Macon County Open Enrollment – July 2021

Dental

Metropolitan Life Insurance Company

Plan Design for: Macon County

Original Plan Effective Date: July 1, 2021

Network: PDP Plus

The Preferred Dentist Program was designed to help you get the dental care you need and help lower your costs. You get benefits for a wide range of covered services — both in and out of the network. The goal is to deliver affordable protection for a healthier smile and a healthier you.

	In-Network ¹	Out-of-Network ¹
Enhanced Plan		
Coverage Type:	In-Network % of Negotiated Fee ²	Out-of-Network¹ % of R&C Fee ⁴
Type A - Preventive	100%	100%
Type B - Basic Restorative	80%	80%
Type C - Major Restorative	50%	50%
Type D – Orthodontia	50%	50%
Deductible³		
Individual	\$50	\$50
Family	\$150	\$150
Annual Maximum Benefit:		
Per Individual	\$1000	\$1000
Orthodontia Lifetime Maximum	Ortho applies to Child Only Child to age 19	
	\$1000 per Person	\$1000 per Person
Dependent Age:	Eligible for benefits until the day that he or she turns 26.	
Basic Plan		
Coverage Type:	In-Network % of Negotiated Fee ²	Out-of-Network¹ % of R&C Fee ⁴
Type A - Preventive	100%	100%
Type B - Basic Restorative	80%	80%
Type C - Major Restorative	NA	NA
Type D – Orthodontia	NA	NA
Deductible³		
Individual	\$50	\$50
Family	\$150	\$150
Annual Maximum Benefit:		
Per Individual	\$1000	\$1000
Dependent Age:	Eligible for benefits until the day that he or she turns 26.	
¹ "In-Network Benefits" means benefits provided under this plan for covered dental services that are provided by a MetLife PDP dentist. "Out-of-Network Benefits" means benefits provided under this plan for covered dental services that are not provided by a MetLife PDP dentist. ² Negotiated fees refer 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. Enhanced Plan ³ Applies to Type B and C services only. ⁴ Out-of-network benefits are payable for services rendered by a dentist who is not a participating provider. The Reasonable and Customary charge is based on the lowest of: <ul style="list-style-type: none"> • the dentist's actual charge (the 'Actual Charge'), • the dentist's usual charge for the same or similar services (the 'Usual Charge') or • the usual charge of most dentists in the same geographic area for the same or similar services as determined by MetLife (the 'Customary Charge'). For your plan, the Customary Charge is based on the 90th percentile. Services must be necessary in terms of generally accepted dental standards. 		
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