

# Dental Insurance

## MetLife QUESTCO METLIFE - DENTAL HIGH PLUS

## MetLife DENTAL HIGH

## MetLife DENTAL LOW

Deductible	In-Network	Out-of-Network				
Single	\$25	\$25	\$100	\$100	\$100	\$100
Family	\$75	\$75	\$300	\$300	\$300	\$300
<b>Maximum the carrier will pay</b>						
Annual Maximum	\$2,500	\$2,500	\$5,000	\$5,000	\$1,200	\$1,200
<b>Frequencies</b>						
Cleaning	1 in 6 months		1 in 6 months		1 in 6 months	
Exam	1 in 6 months		1 in 6 months		1 in 6 months	
<b>Dental Coverage</b>						
Cleanings	100%	100% of 90 UCR**	100%	100% MAC fee**	100%	100% MAC fee**
Exams	100%	100% of 90 UCR**	100%	100% MAC fee**	100%	100% MAC fee**
X-Rays	100%	100% of 90 UCR**	100%	100% MAC fee**	100%	100% MAC fee**
Sealants	80%	80% of 90 UCR**	80%	80% MAC fee**	80%	80% MAC fee**
Fillings	80%	80% of 90 UCR**	80%	80% MAC fee**	80%	80% MAC fee**
Simple Extractions	80%	80% of 90 UCR**	80%	80% MAC fee**	80%	80% MAC fee**
Root Canal	50%	50% of 90 UCR**	50%	50% MAC fee**	50%	50% MAC fee**
Oral Surgery	50%	50% of 90 UCR**	50%	50% MAC fee**	50%	50% MAC fee**
Crowns	50%	50% of 90 UCR**	50%	50% MAC fee**	50%	50% MAC fee**
Dentures	50%	50% of 90 UCR**	50%	50% MAC fee**	50%	50% MAC fee**
Bridges	50%	50% of 90 UCR**	50%	50% MAC fee**	50%	50% MAC fee**
Implants	50%	50% of 90 UCR**	50%	50% MAC fee**	50%	50% MAC fee**
Orthodontia	50%	50% of 90 UCR**	50%	50% MAC fee**	N/A	N/A
Orthodontia Lifetime Maximum	\$1,500 per person		\$1,000 per person		N/A	
Orthodontia Maximum Age	Dependent children up to age 26. Age limitations may vary by state.		Dependent children up to age 26. Age limitations may vary by state.		N/A	
<b>Out of Network Explanation</b>						
	<p>**90th UCR = "Usual, Customary, and Reasonable" fee, 90% of the average rate charged by dentists in a geographic area.</p> <p>**MAC Fee = "Maximum Allowable Charge" fee, based on dentist's geographic area for the same or similar services as determined by MetLife. Out of network dentists are NOT contracted with your dental insurance carrier. After you pay for the service based on your benefit plan, the insurance carrier will pay the out of network dentist the same rate they pay an in-network dentist. In most cases, the out of network dentist does not consider this as payment in full (like an in-network dentist would) and may "Balance bill" you. That is, they may ask you to pay the difference.</p>		<p>Out of network dentists are NOT contracted with your dental insurance carrier. After you pay for the service based on your benefit plan, the insurance carrier will pay the out of network dentist the same rate they pay an in-network dentist.</p>		<p>In most cases, the out of network dentist does not consider this as payment in full (like an in-network dentist would) and may "Balance bill" you. That is, they may ask you to pay the difference.</p>	
<b>Plan Information</b>						
Waiting Period for Major Services	None		None		None	
Plan Year	01/01/2024 - 12/31/2024		01/01/2023 - 12/31/2023		01/01/2023 - 12/31/2023	
Network Name	PDP Plus		PDP Plus		PDP Plus	
Member Website	<a href="https://www.metlife.com/">https://www.metlife.com/</a>		<a href="https://www.metlife.com/">https://www.metlife.com/</a>		<a href="https://www.metlife.com/">https://www.metlife.com/</a>	
Customer Service Phone Number	800.275.4638		800.275.4638		800.275.4638	