

Dental Plans at a Glance

Below is a highlight of the most common services utilized by employees.

METLIFE DENTAL

PLAN FEATURE	PPO A PLAN		PPO B PLAN		PPO C PLAN	
	In-Network	Out of Network	In-Network	Out of Network	In-Network	Out of Network
Choice of Dentist	PPO Network	Any dentist	PPO Network	Any dentist	PPO Network	Any dentist
Deductible* Per Calendar Year	Per Patient -\$50 Per Family - \$150	Per Patient -\$100 Per Family - \$300	Per Patient - \$25 Per Family - \$75	Per Patient -\$50 Per Family - \$150	Per Patient - \$25 Per Family - \$75	Per Patient -\$50 Per Family - \$150
Annual Maximum Per Calendar Year	\$1,250	\$1,250	\$2,250	\$2,250	\$1,750	\$1,750
Preventative Care TYPE A	You pay 0% Plan pays 100%**	You pay 30% Plan pays 70%***	You pay 0% Plan pays 100%**	You pay 0% Plan pays 100%***	You pay 0% Plan pays 100%**	You pay 20% Plan pays 80%***
Basic Care TYPE B	You pay 50% Plan pays 50%**	You pay 60% Plan pays 40%***	You pay 10% Plan pays 90%**	You pay 20% Plan pays 80%***	You pay 20% Plan pays 80%**	You pay 40% Plan pays 60%***
Major Care TYPE C	You pay 65% Plan pays 35%**	You pay 65% Plan pays 35%***	You pay 40% Plan pays 60%**	You pay 50% Plan pays 50%***	You pay 50% Plan pays 50%**	You pay 50% Plan pays 50%***
Orthodontia TYPE D	Not Covered	Not Covered	You pay 50% Plan pays 50%** Lifetime Maximum Per Individual - \$1,800 ONLY plan that Includes Adult Ortho	You pay 50% Plan pays 50%*** Lifetime Maximum Per Individual - \$1,800 ONLY plan that Includes Adult Ortho	You pay 50% Plan pays 50%** Lifetime Maximum Per Individual - \$1,800	You pay 50% Plan pays 50%*** Lifetime Maximum Per Individual - \$1,800

* Plan A - Applies only to Type B & C Services for In-Network and Type A, B & C Services for Out-of-Network.

Plans B & C - Applies only to Type B & C Services for both In and Out-of-Network.

** Payment for percentage of negotiated fees as determined by MetLife, subject to cost sharing, deductible, and benefit maximums.

*** Payment for percentage of usual and customary charges for PPO B & PPO C, or a negotiated fee schedule as determined by MetLife for PPO A. You are responsible for 100% of any charges more than the usual and customary charge or negotiated fee schedule.

Dental Plan Important Plan Changes

During this annual enrollment, you will have the opportunity to change or cancel your dental coverage. It is important you read the plan information carefully to choose the right plan for you and your family.

Important things to note about the new dental plans:

NETWORK PROVIDERS

With a new carrier, comes new in-network and out of-network dentists. It is strongly recommended that you view the list of in-network providers to determine if the dentist you would like to see is in the network.

- To find a preferred provider, visit www.metlife.com/dental or download the MetLife App
- Scroll to the middle of the page and click “**Find a participating dentist**”.
- Select Network Type” “**PDP Plus**”, (enter a zip code)

ROLLOVER FEATURE

All plans under MetLife will not have a rollover feature. In lieu of this, all MetLife Annual Maximums have increased by \$250 per calendar year on all plans.

ADDED FEATURES

In addition to the increased annual maximums, PPO C out of network orthodontic coverage will increase from \$1,500 to \$1,800 and now has implant services covered.

WHAT DO I NEED TO DO?

If you are currently enrolled in a dental plan and you would like to change the plan you are on for plan year 2026, (example, you are currently enrolled in PPO A and would like to switch to PPO B), you will need to download the appropriate form(s) for submittal to the Retirement Office by the December 15, 2025 @5pm deadline.

IMPORTANT INFORMATION! AUTOMATIC TRANSITION OF PLAN

During this annual enrollment, if you are enrolled in a dental plan and **DO NOT** make any changes to the plan you are on, you will automatically be transferred to a new MetLife plan.

Retirees enrolled in Guardian PPO PLAN A will transition to MetLife PPO PLAN A.

Retirees enrolled in Guardian PPO PLAN B will transition to MetLife PPO PLAN B.

Retirees enrolled in Guardian PPO PLAN C will transition to MetLife PPO PLAN C.