

Dental Insurance

Plan Highlights

What Is It? Insurance to help you pay for Dental care and keep your teeth healthy! We offer three plan choices depending on your dental needs:

- **Premium Plan (MetLife):** Pays 100% of Preventive care (such as cleanings), 90% of basic services (like fillings, simple extractions, root canals, and periodontia), and 60% of major services (like crowns, bridges and dentures) to an annual maximum of \$2,000 per person.

Orthodontia expenses are covered at 50% for both children and adults to a separate lifetime maximum of \$2,000. You may use any dentist in this plan, but you will save money if you use a MetLife network dentist.

- **Standard Plan (MetLife):** Pays 100% of Preventive care (such as cleanings), 80% of basic services (like fillings, simple extractions, root canals, and periodontia), and 50% of major services (like crowns, bridges and dentures) to an annual maximum of \$500 per person.

Orthodontia expenses are not covered in this plan. You may use any dentist in this plan, but you will save money if you use a MetLife network dentist.

- **DMO (Aetna):** This plan is designed specifically to be very low cost to join. You **MUST** pick your primary dentist before you enroll in this plan, so be sure to look up dentists in your area before you sign up.

Most preventive services, such as exams, x-rays and cleanings are covered at 100% (frequency limits apply). For everything else, you pay a fixed co-pay. The amount you pay depends on the service being performed.

Plan Rules & Limitations

Definition of a Dependent child: up to age 26, regardless of marital or student status.

To find network dentists, go to www.FCBOE.org, click on Departments, then Human Resources, and click "Benefits".

Review the Plan documents for the complete set of rules and limitations that apply to this coverage.