

Dental Coverage

Benefit-eligible employees may enroll in the Direct Reimbursement Dental Plan administered by MetLife. Dental benefits are available to you and your eligible dependents to cover routine care, such as: exams, x-rays, cleanings, fillings, dentures, bridge work, and periodontal care.

MetLife offers a Preferred Dentist Program (PDP) network to help maximize your dental benefits. **By selecting a participating network dentist or specialist, you increase your savings, allowing your dental benefit dollars to go further.** You may obtain a list of PDP dentists online at www.MetLife.com/mybenefits (enter "Gwinnett County Public Schools" for Company Name) or by calling 1-800-942-0854.

If your current dentist is not in the network, you still may continue to use the dentist of your choice. There is no penalty for not using a PDP, however, you may have a better benefit if you go in-network.

Orthodontia is included in the Premium Plan only, with no lifetime maximum. Be sure to contact MetLife before beginning orthodontic treatment, as reimbursement rules on orthodontia differ from other expenses.

Newly enrolled employees will receive identification cards which include the group number, the toll-free phone number for customer service, and the mailing address for claims.

For more information, contact MetLife at 1-800-942-0854 or visit the website at www.MetLife.com/mybenefits (enter "Gwinnett County Public Schools" for Company Name).

Late Entrant: If you do not enroll in the dental plan when you are first hired and elect to enroll during Open Enrollment, or if you discontinue dental coverage and re-enroll during Open Enrollment, you will be considered a late entrant. Benefits will be reduced by 50% for the first year unless proof of prior coverage can be provided.

If you have a dentist you would like to become a network provider, the dentist may apply online at www.metDental.com or call 1-877-MET-DDS9. (This website and phone number are designated for dental professionals only.)



| Dental Plan Benefits | | |
|--------------------------|---|---|
| | Basic | Premium |
| Eligible Dental Expenses | Plan pays 100% of the first \$175, then 50% after \$75 deductible | Plan pays 100% of the first \$200, then 50% after \$75 deductible |
| Annual Maximum | \$750 per person per plan year | \$1,500 per person per plan year |
| Orthodontia | Not included | Covered for adults and children |

| Dental Monthly Payroll Deductions | | |
|-----------------------------------|---------|---------|
| | Basic | Premium |
| Single | \$10.81 | \$17.51 |
| Family | \$42.64 | \$69.22 |

The MetLife Direct Reimbursement Dental Plan takes a simple approach:

- Choose any dentist but receive discounts if in-network, making your maximum benefit go further.
- No complex claim forms.
- No lifetime maximums.
- No limits on the number of cleanings you receive per year.
- No waiting periods.
- No limits on pre-existing conditions.