



SAN LUIS COASTAL
UNIFIED SCHOOL DISTRICT

New!

MetLife Dental Benefits



October 1, 2024 – September 30, 2025

Our New MetLife Dental PPO Plan...

What's In It for You?



You can choose from a **large network** of carefully selected, pre-screened dentists



Contracted or in-network dentists typically charge **35-50%** less than *non-contracted or out-of-network dentists*



In and Out-of-network **dentists may file dental claims on your behalf**, meaning less paperwork for you!



You'll have easy access to **pre-treatment estimates, real-time claims processing** and **24-hour customer service**

Dual Options Benefits Breakdown

PDP PLUS **Network**

	Plan Option 1 MetLife PDP Plus \$1500 cap no Ortho	Plan Option 2 MetLife PDP Plus \$3000 cap with Ortho
	In / Out of Network Benefits Negotiated Fee / 90 th UCR	In / Out of Network Benefits Negotiated Fee / 90 th UCR
Services Provided		
Type A: Preventive	100%	100%
Type B: Basic	100%	100%
Type C: Major	50%	50%
Type D: Orthodontia	Not Covered	50%
Annual deductible for B and C services	\$25 individual/\$75 family	\$25 individual/\$75 family
Annual benefits maximum excluding orthodontia	\$1,500	\$3,000
Orthodontia lifetime benefits maximum	Not Covered	\$3,000



Child(ren)'s eligibility for dental coverage is from birth up to age 26.

In & Out of Network Example



Plan Option 1
MetLife PDP Plus \$1500 cap
no Ortho

PDP PLUS
Network
Contracted Fee

Out of
Network
90th UCR

	<u>PDP PLUS</u> <u>Network</u> <i>Contracted Fee</i>	<u>Out of</u> <u>Network</u> <i>90th UCR</i>
Type A: Preventive	100%	100%
Billed Services: Oral Evaluation X-Rays Cleaning	Total Charges: \$225.00	*Total Charges: \$385.00
Annual benefits maximum	\$1,500	\$1,500
Remaining benefit	\$1,275	\$1,115

*If billed charges, exceed MetLife's allowable amounts, exceeding the 90th UCR level, you may be subject to balance billing from the dental provider.

Dental Transition of Care

Making easier for you to get continued care

Orthodontia Treatments

Your Payment History and Treatment Plan Information gets applied to your new MetLife dental plan

- MetLife then pro-rates the benefits and picks up payments
- Note: total benefit paid between two carriers cannot exceed the lifetime orthodontia maximum under the MetLife dental PPO plan

Endodontic Treatments

Root Canal

- Tooth opened prior to, but completed after the MetLife dental plan effective date -
Eligible expenses under the MetLife dental plan subject to MetLife plan frequency limits

Prosthodontic Treatments

Crowns and Bridgework

- Treatment (preparation and impressions) started prior to, but placed after the MetLife dental plan effective date -
Eligible expenses under the MetLife dental plan subject to MetLife plan frequency limits

Partial or Full Dentures

- Final impressions for appliances completed prior, but delivery made after the MetLife dental plan effective date -
Eligible expenses under the MetLife dental plan subject to MetLife plan frequency limits



Find a Dental Provider

With MetLife Dental insurance, you can choose from thousands of general dentists and specialists nationwide. You can find the names, addresses, languages spoken and phone numbers of participating dentists by searching the online **Find a Dentist** directory



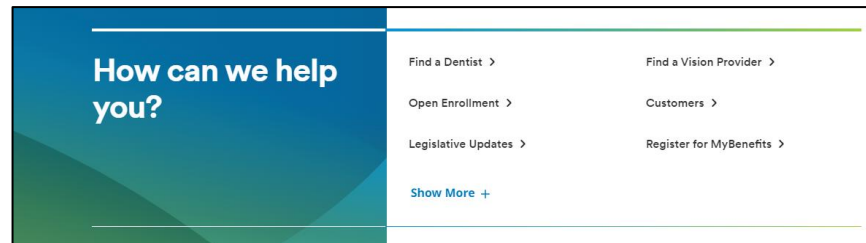
Step 1:

Go to [metlife.com](https://www.metlife.com)



Step 2:

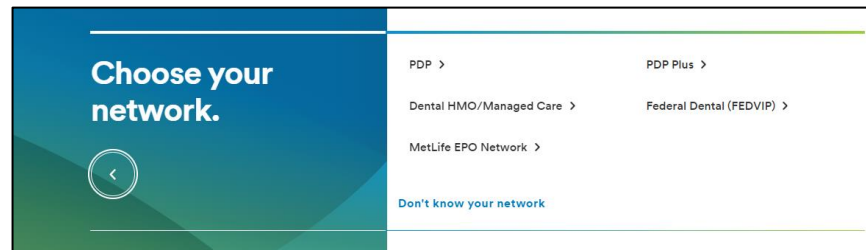
Select "Find a Dentist" next to "How can we help you?"



Step 3:

Select "PDP Plus" next to "Choose your network."

Enter your Zip, City or State and select the "Find a Dentist" button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.



You Can Benefit From MyBenefits

www.metlife.com/mybenefits

The screenshot displays the 'My Accounts' section of the MetLife website. The header includes the MetLife logo, a 'Welcome David' message, and navigation tabs for 'MY ACCOUNTS', 'CLAIM CENTER', and 'DOCUMENTS & FORMS'. The main content area is titled 'My Accounts' and includes a 'Customize View' dropdown. It features several interactive panels: 'Group Dental' with a search bar and 'SHOW LESS' button; 'Disability Insurance' with a search bar and 'View All' link; 'ID Cards' with a 'PRINT CARDS' button; and 'Your Auto Insurance' with a 'Learn More' button. A 'Recent Claims' table is also visible, listing claim numbers, dates, and statuses.

Claim #	Disability Date	Status
1234567890	12/01/16	Closed
1234567890	12/05/16	Closed
1234567890	12/20/16	<Status>



With MyBenefits you can...

- View enrollment status
- Check recent claims and status
- Print ID cards
- Find essential forms
- Update profile information
- Access educational tools

- 1 **Customized** product section with additional policy contract and product details
- 2 **Easy access** to Forms, Customer Support and Claims Center
- 3 **Add policies** with the "Don't see all your policies?" feature

The MetLife Mobile App

It's easy. Download "MetLife US" at the App Store or Google Play. Log in with your MyBenefits information to access these features.



Dental*

- Find a dentist and get estimates on most procedures
 - View your claims
 - Access and print your electronic ID card
- Please note: ID cards are not required to obtain dental services.

*To use the MetLife mobile app, employees can choose to register at metlife.com/mybenefits from a computer or directly through the app.

Your Next Steps

San Luis Coastal Unified School District's Open Enrollment:

May 15 - June 17, 2024 for the effective date of **October 1, 2024**



Your dental plan will automatically transition to the plan that is most similar to your current plan:

Mapped Plans

Delta Dental Incentive \$1,500 cap no Ortho >> MetLife PDP plus \$1,500 cap no Ortho

Delta Dental PPO \$3,000 cap with Ortho >> MetLife PDP plus \$3,000 cap with Ortho

Open Enrollment allows you to change your current coverage to a different plan.

If you do not wish to make any changes to your coverage, you do not need to participate in Open Enrollment! **This includes the dental plan transition from Delta Dental to MetLife.**

Questions? Need More Help or Info?



Visit

www.metlife.com



Call

1-800-GET-MET8 (1-800-438-6388)

Monday through Friday, 8 am – 8 pm, EST



Contact

Contact the district's benefits team

Thank You!

