



Dental
Disability

Group Insurance Benefits

Prepared for: Independent School District 625 dba Saint Paul Public Schools



L1022026506exp0126All StatesDC
Metropolitan Life Insurance Company, New York, NY 10166
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Dental

Dental PPO ^{D1} – What's in it for you? ^{D2 D3}



You can choose from a **large network** of carefully selected, pre-screened dentists^{D1}



You'll typically pay **35-50%** less than the average charges in the same area^{D4 D5}



Usually your **dentist files dental claims on your behalf**– meaning less paperwork for you



You'll have easy access to **pre-treatment estimates**,^{D3} **real-time claims processing** and **24-hour customer service**

Plan A Benefits Breakdown

Services provided for Plan A	In-network dentists: percentage of negotiated fee ^{D4}	Out-of-network dentists: percentage of reasonable & customary (R&C) ^{D3}
Type A: Preventive services	100%	100%
Type B: Basic services	85%	85%
Type C: Major services	50%	50%
Annual deductible for A, B and C services	\$0 individual/\$0 family	\$10 individual/\$30 family
Annual benefits maximum excluding orthodontia	\$2,000 per person	\$1,500 per person
Type D: Orthodontia services	50%	50%
Orthodontia lifetime benefits maximum	\$1,000 per employee/spouse/ domestic partner/child	\$500 per employee/ spouse/ domestic partner/child



Dental Transition of Care

Making it easier for employees to get continued care

Orthodontia Treatments

Payment History and Treatment Plan Information gets applied to employee's Metlife dental plan¹

- Metlife then pro-rates the benefits and picks up payments
- Total benefit paid between two carriers cannot exceed the lifetime orthodontia maximum under MetLife dental PPO plan
- Prior plan dental HMO – MetLife to prorate charges prior to MetLife effective date and issue benefits from MetLife PPO plan effective date forward upon receipt of orthodontia claim

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 limits²

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 limits²

¹MetLife dental plans include plans underwritten by MetLife (insured) and those administered by MetLife (self-funded).

²Please note that MetLife assumes that the dentist is using the completion date (not the preparation date) as the billing date. Based on this assumption claims received with dates of service prior to the MetLife effective date will be declined.



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 our online **Find a Dentist** directory.



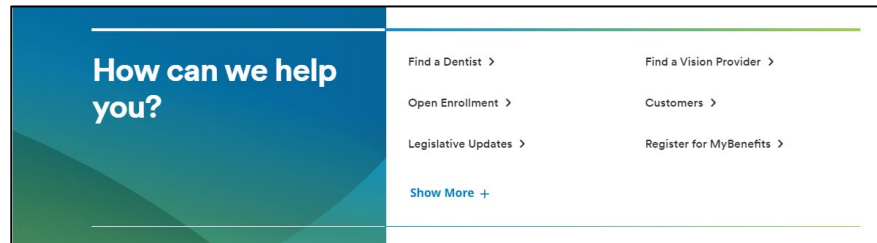
Step 1:

Go to metlife.com/dental



Step 2:

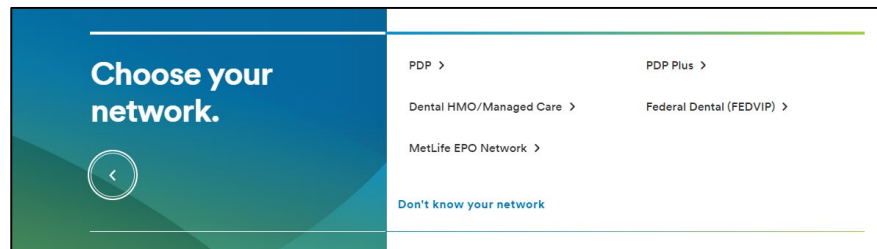
Select "Find a Dentist" next to "How can we help you?"



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.



Disability

Disability Insurance^{DI1} – Key Features

- **Replaces a portion of your income** if you suffer a covered illness or injury that leaves you unable to work
- **Benefits are usually paid directly to you.** STD^{DI2} benefits are paid weekly.
LTD benefits are paid monthly.
- You can count on MetLife's **caring, compassionate and accurate** claims service



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Short Term Disability^{DI1,2} plan highlights

Eligibility	All Regular Full-Time and Part-Time Employees
Benefit	Increments of \$25 weekly (\$100 monthly), minimum election of \$50 weekly (\$200 monthly) of your pre-disability monthly earnings
Elimination Period	For Injury: 0 days. For Sickness (includes pregnancy): 7 days.
Maximum Weekly Benefit	maximum monthly benefit of \$3,000, not to exceed 66-2/3% of pre-disability monthly earnings
Maximum Benefit Duration	Up to 26 weeks



Long Term Disability^{DI1} Plan Highlights

Eligibility	All Regular Full-Time and Part-Time Employees
Benefit	60% of monthly pre-disability earnings (as defined in the plan)
Elimination Period	90 calendar days
Maximum Monthly Benefit	\$6,000

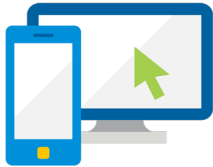


Enroll today!



Enroll by

November 8, 2024



Visit

spps.org/activeenrollment and click on the PeopleSoft link to get started

For auto and home insurance an employee does not enroll but must apply for coverage.

Thank you.

We want to hear from you!

Please share your feedback.

Scan here



***Responses cannot be traced back to the respondent*

- Did you see value in your MetLife benefits?
- Did the webinar provide new or enhanced knowledge of how to use your benefits?
- Did you receive all the information you need to make an enrollment decision today?
- Any additional comments or suggestions?

Dental Footnotes

* May be subject to any plan cost sharing such as benefits maximums.

** SG-D plans specialty care is available at 75% of the provider's usual and customary fee.

*** To the maturity age specified in your certificate. If your employer replaces MetLife GVUL with another group life insurance plan or otherwise terminates the MetLife group contract, your coverage may also be terminated., even after retirement or separation from employment.

D1. Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.

D2. Certain providers may participate with MetLife through an agreement that MetLife has with a vendor. Providers available through a vendor are subject to the vendor's credentialing process and requirements, not MetLife's. If you should have any questions, contact MetLife Customer Service.

D3. A pre-treatment estimate is only an estimate. The actual amount that MetLife will pay is determined when a claim is submitted, and is subject to any co-payments, deductibles, cost sharing and benefits maximums

D5. Based on internal analysis by MetLife.

D6. R&C fee refers to the Reasonable and Customary (R&C) charge, which is based on the lowest of 1) the dentist's actual charge, 2) the dentist's usual charge for the same or similar services or 3) the usual charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.

D7. Please see plan details for out-of-network benefits.

D8. MetLife PDP Plus Copay plans are only available to groups with 1,000 or more eligible employees. Copay plans are not available for insured cases in Texas, including plans situated in Texas or covering Texas residents. Copay plans are also not available for insured cases in Connecticut.

D9. Certain Limitations apply to some services; please review your Schedule of Benefits for full details.

D10. In California, orthodontic and pedodontic specialty services require pre-approval. Your selected participating dentist will contact SafeGuard for pre-approval. Once approved, your dentist will contact you with the name of a participating specialist.

D11. All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least \$10,000/\$20,000 must be elected. Portability applies to the maturity age specified in the certificate.



Disability Footnotes

DI1. Disability insurance underwritten by Metropolitan Life Insurance Company, New York, NY. Like most group disability insurance policies, MetLife group policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force.

DI2. METLIFE'S SHORT TERM DISABILITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy or its provisions may vary or be unavailable in some states. Short Term Disability policies offered by MetLife may include a preexisting condition exclusion. MetLife offers ShortTerm Disability on both an Attained Age and an Issue Age basis. Attained Age rates are based on specified age bands and will increase when a Covered Person reaches a new age band. MetLife's Issue Age Short Term Disability is guaranteed renewable, and premium rates are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage will be based on the covered person's age at the time of that increase's effective date. Rates are subject to change for MetLife's Issue Age Short Term Disability on a class-wide basis. For complete details of coverage and availability, please contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of the worksite Short Term Disability Insurance product is pending regulatory approval.



Product Disclaimers

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Please contact MetLife for complete details.

Use if PPO/PDP Plus

Group dental insurance policies featuring the Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, New York, NY 10166.

Use if Managed Care/DHMO

Dental Managed Care Plan benefits are provided by Metropolitan Life Insurance Company, a New York corporation in NY. Dental HMO plan benefits are provided by: SafeGuard Health Plans, Inc., a California corporation in CA; SafeGuard Health Plans, Inc., a Florida corporation in FL; SafeGuard Health Plans, Inc., a Texas corporation in TX; and MetLife Health Plans, Inc., a Delaware corporation and Metropolitan Life Insurance Company, a New York corporation in NJ. The Dental HMO/Managed Care companies are part of the MetLife family of companies.

Like most group disability income policies, MetLife's policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your representative for complete cost and details.

Nothing in these materials is intended to be advice for any particular situation or individual. Like most group insurance policies, MetLife group insurance policies contain certain exclusions, limitations and requirements for maintaining coverage in force. Please contact MetLife for costs and complete details. Only upon submission of a complete Statement of Health form will the coverage be considered by Metropolitan Life Insurance Company NY, NY. Coverage will be effective in accordance with the applicable policy and certificate after approval by Metropolitan Life Insurance Company.

MetLife's Group Term Life Insurance and Group Universal Life Insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form# GPNP99 G.2130-S,GPNP99-Trust.

