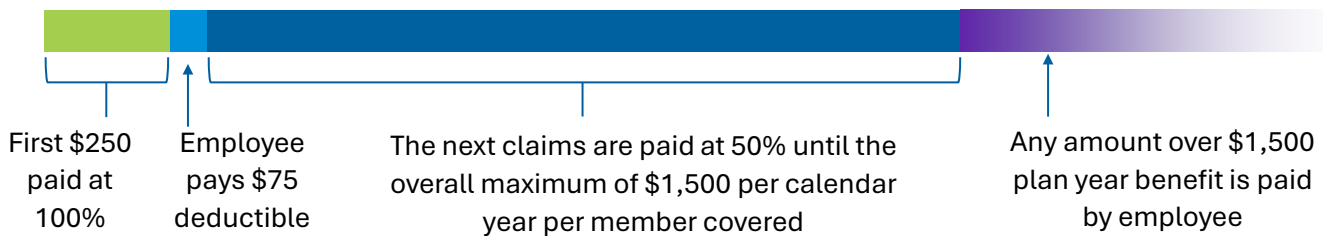


Understanding Orthodontia under the GCPS Dental Insurance Plan

Because orthodontics is covered under your GCPS Dental Insurance **Premium Plan**, it is important to understand what your responsibility is and what the insurance covers.

GCPS has a direct reimbursement dental plan. There are no frequency limitations or lifetime maximums. Orthodontics is covered under the **Premium Plan** and is treated like any other dental claim (cleanings, fillings, crowns, etc.). Claims are processed in the order they are received for each covered person. It is important to understand your financial responsibility and how the plan works. Below is a schedule of benefits for each covered person:

- The first \$250.00 dollars of claims is paid by the plan at 100%
- Then a \$75.00 deductible is paid by the employee
- The remaining claims are paid at 50% to an overall maximum of \$1,500 per calendar year per member covered
- Any amount over that is the responsibility of the employee



Installment example

This example illustrates how the covered expense for orthodontic claims is determined and submitted for reimbursement. Once received, each claim will reimburse based on the schedule of benefits.

Total cost of orthodontia	\$ 4,000	The down payment covered expense is a maximum of 25% of the total charge or Preferred Dental Provider (PDP) fee. This fee would be paid based on the schedule of benefits above, up to the annual maximum. The total fee and months of treatment should be listed on the initial claim form.
Down payment covered expense	<u>\$ 1,000</u>	
Remaining amount	\$ 3,000	Monthly claims need to be submitted after each orthodontic visit.
Total number of treatment months	<u> </u> / 18	
Ongoing monthly covered expense	\$ 166.67	

It is your responsibility to provide proof of continuation of treatment by submitting a claim in order to receive reimbursement each month. Please keep in mind the calendar year maximum for all dental and orthodontia reimbursements is \$1,500. **The Plan does not allow for lump sum payments.**

Questions? Call MetLife Customer Service. 1-800-GET-MET8 (1-800-438-6388)

Like most group benefits programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. You may be financially responsible for copayments, deductibles, or any other amounts in excess of those MetLife is required to pay for covered services as described in your dental certificate and/or policy. Ask your MetLife representative for costs and complete details.

Group dental plans featuring the Preferred Dentist Program are provided by Metropolitan Life Insurance Company, New York, NY.