

Wherever hard working people keep the country running, MetLife Federal Dental is with you.



New for 2019: Better coverage, more benefits and lower rates.

- Higher maximums and expanded orthodontia coverage **NEW!**
- Choose from over 393,000 dentists—one of the largest networks nationwide
- No out-of-pocket costs for in-network cleanings, x-rays and exams¹
- Big discounts let you save even more with in-network dentists²
- No waiting periods to receive benefits

Find out more:

federaldental.metlife.com
1-888-865-6854

Enrollment dates:

Nov. 12–Dec. 10, 2018 EST



Federal Employees
Dental And Vision Insurance Program

1. Subject to frequency limitations.

2. Savings from enrolling in the MetLife Federal Dental Plan will depend on various factors, including the cost of the plan, how often participants visit the dentist and the cost of services rendered.

Like most group benefits programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. For more information please view the Federal Dental Plan Brochure, which will govern these plan options and can be viewed by visiting federaldental.metlife.com.

You can choose

We've made it simple to choose the right plan to fit your budget with Standard and High Options.

Both plans provide savings for you and your family. You'll receive:

- No cost for in-network cleanings, X-rays and exams¹
- No annual deductible for in-network services
- Competitive pricing
- No waiting periods

Standard Option:

- Child orthodontia coverage extended up to maximum eligibility age **NEW!**²
- Adult orthodontia with a \$2,000 lifetime maximum **NEW!**
- Increased child out-of-network orthodontia lifetime maximum to \$2,000 **NEW!**
- Increased out-of-network maximum to \$1,000 **NEW!**

High Option provides you with additional protection from unforeseen dental costs:

- Child orthodontia coverage extended up to maximum eligibility age **NEW!**²
- Unlimited annual maximum per person **NEW!**
- Adult orthodontia now covered at 70% up to a plan maximum of \$3,000 **NEW!**
- Child orthodontia now covered at 70% up to a plan maximum of \$5,000 **NEW!**

Coverage	Standard Option		High Option	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Basic cleanings, X-rays and oral examinations	100%	60%	100%	90%
Intermediate fillings and periodontal maintenance	55%	40%	70%	60%
Major crowns, bridges, root canal treatment and dentures	35%	20%	50%	40%
Orthodontia comprehensive orthodontic treatment, fixed appliance	50%	50%	70%	70%
Annual Deductible Per Person³	\$0	\$100	\$0	\$50
Annual Maximum Per Person	\$1,500	\$1,000	Unlimited	Unlimited
Orthodontia Lifetime Maximum Dependent Child Per Person	\$2,000	\$2,000	\$5,000	\$5,000
Orthodontia Lifetime Maximum Adult Per Person	\$2,000	\$2,000	\$3,000	\$3,000

In-Network

- Participating dentists charge negotiated fees that are typically 30–45% less than average charges in the same community.⁴
- Negotiated fees⁵ even apply to services your plan doesn't cover, including any you've received after you reach your plan's annual maximum.
- To find out if your dentist is in the network, visit federaldental.metlife.com and use our "Find a Dentist" tool.

Out-of-Network

- A non-participating dentist sets his or her standard fee, which is typically higher than the negotiated fee.
- You will be responsible for the difference between your dentist's charge and the covered percentage of the Usual and Customary Fee⁶ for a given service.⁷

1. Subject to frequency limitations.

2. To age 22 for dependents of federal civilian enrollees. Age 21 (23 if full-time student) for dependents of military retirees.

3. Annual deductible applies to Basic, Intermediate and Major Services for out of network only.

4. Savings from enrolling in a dental benefits plan will depend on various factors, including plan design and premiums, how often participants visit the dentist and the cost of services rendered.

5. Negotiated fees refer to the fees that participating dentists have agreed to accept as payment in full, for services rendered by them. Negotiated fees are subject to any cost sharing, benefit maximum and terms of the plan and subject to change.

6. The Usual and Customary Fee is the lowest of (1) The dentist's actual charge, (2) The dentist's usual charge for the same or similar services, or (3) The amount charged by most dentists in the same geographic area for the same or similar services as determined by MetLife.

7. Subject to any deductibles, cost sharing, benefit maximum and terms of the plan. This document is not a complete description of the plan options. The 2019 MetLife Federal Dental Plan Brochure will govern these plan options and can be viewed by visiting federaldental.metlife.com.

