



The MetLife Federal Dental Plan makes coverage simple. And affordable.

For a dental plan with more coverage, at a competitive cost, enroll today.

- Choose from over 360,000 dentists — one of the largest networks nationwide
- Pay nothing out-of-pocket for in-network cleanings, X-rays and exams¹
- Get big discounts and save even more with in-network dentists²
- Enjoy coverage of up to \$35,000 per person, per year (New!)³

Find out more:

federaldental.metlife.com

1-888-865-6854

Enrollment dates:

Nov. 13–Dec. 11, 2017

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.

3. Subject to plan limitations.

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.

We make it easy to get the benefits you want.

Get more savings with more dentists, more coverage and more satisfaction with the MetLife Federal Dental Plan. Choose what's right for you based on your budget with Standard and High Options.

Both plans offer:

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

Standard Option includes:

- \$1,500 in-network annual maximum per person
- \$2,000 orthodontia lifetime maximum
- No waiting periods

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

- \$35,000 annual maximum per person (New!)
- Adult (employee and spouse) orthodontia coverage
- No waiting periods

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%	50%	50%
Annual Deductible Per Person ²	\$0	\$100	\$0	\$50
Annual Maximum Per Person	\$1,500	\$800	\$35,000	\$35,000
Orthodontia Lifetime Maximum Dependent Child Per Person	\$2,000	\$1,500	\$3,500	\$3,500
Orthodontia Lifetime Maximum Adult Per Person ³	n/a	n/a	\$1,500	\$1,500

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

3. Adult orthodontia coverage is a benefit only available with the High Option.

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 2018 MetLife Federal Dental Plan Brochure will govern these plan options and can be viewed by visiting federaldental.metlife.com.

