

**Comparison of Dental Plans
Metropolitan Life and Delta Dental**

Services Covered	Met Life	Delta Dental
Calendar Year Maximum	\$ 1,500	\$ 1,500
Lifetime Orthodontic Maximum	\$ 1,500	\$ 1,500
Lifetime Maximum	\$20,000	N/A
Annual Deductible per member (applies to basic and major services)	\$50	\$50
Diagnostic and Preventive Services	100%	100%
Oral Examinations	Once every 6 months	Two in a twelve month period
Prophylaxis (cleanings)	Once every 6 months	Two in a twelve month period
X-Rays		
• Full mouth	Once every 24 months	Once every 3 years
• Bite-wing	One set every 6 months	Two sets every 12 months
Fluoride	Under age 19	Under age 19
Space Maintainers	No age limit	Under age 15
Basic Services (restorative (fillings), general anesthesia, occlusal guards, extractions and oral surgery, periodontics, endontics (root canal therapy)	80%	80%
Sealants	N/A	Under age 16, one benefit per tooth. Chewing surfaces for permanent first and second molars only.
Major Services	50%	50%
Crowns	No Age limit	Porcelain, gold or veneer crowns for children under age 12 are not a benefit
Bridges / Partial Dentures / Full Dentures	No Age limit	Fixed bridges or cast partials for children under the age of 16 are not a benefit
Orthodontics	Per fee schedule for dependents to age 24	50% for dependents to age 24
Reimbursements	<p>Freedom to choose any provider, benefits are the same, regardless of the provider you see. MetLife has no required network, but if you use a network provider, you will not be balance billed.</p> <p>Charges are based on the reasonable and customary charges of all providers within a 3-digit zip code for each procedure, and Met's negotiated rate.</p>	<p>Freedom to choose either a participating dentist, or for a higher cost, a non-network dentist. In-network charges are paid based on Delta Dental's maximum fee schedule, which providers agree to accept, with no balance billing.</p> <p>Out-of-network providers are generally reimbursed at the 51st percentile of Delta Dental's prevailing fee schedule as submitted by all providers (based on an overall scale of 100, the maximum payment is paid at or below the 51st percentile).</p>

Every attempt has been made to ensure the accuracy of this summary. However, its contents are not legally binding nor should it be considered as a substitute for the actual contract language, company policies, or Book of Benefits.