



Did You Know...

CMSD offers you two great dental options to choose from? You have the option to pick from the basic plan or the enhanced plan, so you can choose what best fits your family’s needs.

| Coverage Type | Basic Plan | | Enhanced Plan | |
|---|---|---|---|---|
| | In-Network ¹ % of Negotiated Fee ² | Out-of-Network ¹ % of R&C Fee ^{**} | In-Network ¹ % of Negotiated Fee ² | Out-of-Network ¹ % of R&C Fee ^{**} |
| Type A: Preventive (cleanings, exams, X-rays) | 100% | 100% | 100% | 100% |
| Type B: Basic Restorative (fillings, extractions) | 80% | 80% | 80% | 80% |
| Type C: Major Restorative (bridges, dentures) | 20% | 20% | 80% | 80% |
| Type D: Orthodontia | 20% | 20% | 80% | 80% |
| Deductible[†] | | | | |
| Individual | \$25 | \$25 | \$25 | \$25 |
| Family | \$50 | \$50 | \$50 | \$50 |
| Annual Maximum Benefit: Per Person | \$1,500 | \$1,500 | \$2,500 | \$2,500 |
| Orthodontia Lifetime Maximum: Per Person^{***} | \$1,500 | \$1,500 | \$2,500 | \$2,500 |

Child(ren)'s eligibility for dental coverage is from birth up to age 19, age 23 if a full-time student.

FREQUENTLY ASKED QUESTIONS

Q. How do I find a participating dentist?

A. There are thousands of general dentists and specialists to choose from nationwide — so you are sure to find one who meets your needs. You can receive a list of these participating dentists online at metlife.com or call 1-800-942-0854 to have a list mailed to you

Q. What services are covered by my plan?

A. Please see your certificate of insurance or Summary Plan Description for a description of covered services.

Q. May I choose a non-participating dentist?

A. Yes. You are always free to select the dentist of your choice. However, if you choose a non-participating dentist, your out-of-pocket costs may be higher.

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