Dental - Ortho Alternate

		Met Life Current- Basic Plan		Met Life Current- Advanced Plan		Met Life Negotiated Ortho Alt \$3,500		
Dental Benefits								
Deductible								
Individual Maximum			\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Individual			\$50	\$50	\$50	\$50	\$50	\$50
Family		φ30	φου	\$50	φ30	\$150	\$150	
Diagnostic & Preventative Services			Deductible does not apply		Deductible does not apply		Deductible does not apply	
Exams			100%	100%	100%	100%	100%	100%
Sealants			100%	100%	100%	100%	100%	100%
X-rays and Fluoride			100%	100%	100%	100%	100%	100%
Space Maintainers			100%	100%	100%	100%	100%	100%
Basic & Major S	Services							
Emergency Treatment to relieve pain			80%	80%	80%	80%	80%	80%
Fillings			80%	80%	80%	80%	80%	80%
Endodontics, (surgical and non surgical)			80%	80%	50%	50%	50%	50%
Periodontics, (surgical and non surgical)			80%	80%	80%	80%	80%	80%
Extractions (non-surgical)			80%	80%	80%	80%	80%	80%
Extractions (surgical other than oral surgery)			80%	80%	50%	50%	50%	50%
Crowns, inlays, onlays			0%	0%	50%	50%	50%	50%
Implants			0%	0%	50%	50%	50%	50%
Orthodontic Se	rvices							
Coverage coinsurance			0%	0%	50%	50%	50%	50%
Individual <u>lifetime</u> maximum			\$0	\$0	\$1,500	\$1,500	\$3,500	\$3,500
Dependents eligible age			N/A	N/A	19	19	26	26
Adult Ortho			No	No	No	No	No	No
Rate Guarantee							1 year; 2nd year 6% rate cap	
	Basic	Advanced	Current Rates - Basic Plan		Current Rates - Advanced Plan		Ortho Alt \$3,500	
EE	184	78	\$25.56		\$63.01		\$64.22	
EE+ 1	46	64		10.94	\$79.61		\$81.14	
Family 71 132			\$66.05		\$126.07		\$128.49	
Monthly Premium			\$11,276		\$26,651		\$27,163	
Annual Premium			\$135,310 \$319,813			9,813	\$325,954	
Combined Annual Premium			\$455,123				\$461,264	
\$ Change from Current			-				\$6,141	
% Change from Current					-		1.3	35%

Disclaimer: The information provided is confidential and for comparison purposes only. The benefits and rates listed in the proposal will govern.

