

INFORMATION ABOUT DENTAL PAYMENTS

Orthodontics:

To determine benefits due, MetLife considers 20% of the total charge for the placement of the applicance(s) with the balance of the charge prorated over the estimated months of treatment not to exceed 24 months.

MetLife will pay 50% of the portion of the expense which is considered to be incurred while covered under the plan. Payment will be automatically made at the end of each three month period following the month the appliance is installed provided that the patient is still eligible for coverage, active treatment is still being rendered and the \$1,000 orthodontic lifetime maximum has not been reached.

Limitations For Some Other Dental Procedures:

Type A Expenses:

Oral Exams

- two in any rolling 12 month period.

Prophylaxis (Cleanings)

- two in any rolling 12 month period.

Full mouth or panoramic X-rays

- once in any 3 years

Bitewing X-rays

- two sets in any rolling 12 month period

Topical fluoride treatment

 twice in any rolling 12 month period for a dependent child up to 19 years of age.

Space Maintainers

- for dependent child up to 14 years of age
- Sealants, applied to non-restored, non-decayed, first and second permanent molars
 - for dependent child up to 19 years of age
 - once per tooth every 36 months

Refer to benefit booklet for additional information about the plan.