

# Wherever military retirees show their pride, MetLife Federal Dental is with you.



**U.S. MILITARY  
RETIRED**



- ✓ High plan maximums and orthodontia coverage
- ✓ Choose from over 434,000 dentists — one of the largest networks nationwide
- ✓ No out-of-pocket costs for in-network cleanings, x-rays and exams<sup>1</sup>
- ✓ Big discounts up to 45% let you save even more with in-network dentists<sup>2</sup>
- ✓ No waiting periods to receive benefits

**Find out more:**  
[MetLife.com/MilitaryRetiree](http://MetLife.com/MilitaryRetiree)  
1-888-865-6854

Enroll Nov. 11 – Dec. 9, 2019 EST  
[www.BENEFEDS.com](http://www.BENEFEDS.com)  
1-877-888-FEDS (3337)



1. Subject to frequency limitations.

2. Based on MetLife data. Negotiated fees refer to the fees that participating dentists have agreed to accept as payment in full for services rendered by them, subject to any cost sharing, benefit maximums and terms of the plan. Negotiated fees are subject to change. 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.

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](http://federaldental.metlife.com).

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# You can choose

We've made it simple to choose the right plan to fit your budget with Standard and High Options.

Both plans provide savings for you and your family. You'll receive:

- No cost for in-network cleanings, x-rays and exams<sup>1</sup>
- No annual deductible for in-network services
- Competitive pricing
- No waiting periods

## Standard Option:

- \$1,500 annual maximum per person
- Child orthodontia covered at 50% up to a plan maximum of \$2,000
- Adult orthodontia covered at 50% up to a plan maximum of \$2,000

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

- Unlimited annual maximum per person
- Adult orthodontia covered at 70% up to a plan maximum of \$3,000
- Child orthodontia covered at 70% up to a plan maximum of \$5,000

Coverage	Standard Option		High Option	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Basic</b> cleanings, x-rays and oral examinations	100%	60%	100%	90%
<b>Intermediate</b> fillings and periodontal maintenance	55%	40%	70%	60%
<b>Major</b> crowns, bridges, root canal treatment and dentures	35%	20%	50%	40%
<b>Orthodontia</b> comprehensive orthodontic treatment, fixed appliance	50%	50%	70%	70%
<b>Annual Deductible Per Person<sup>2</sup></b>	\$0	\$100	\$0	\$50
<b>Annual Maximum Per Person</b>	\$1,500	\$1,000	Unlimited	Unlimited
<b>Orthodontia Lifetime Maximum Dependent Child Per Person</b>	\$2,000	\$2,000	\$5,000	\$5,000
<b>Orthodontia Lifetime Maximum Adult Per Person</b>	\$2,000	\$2,000	\$3,000	\$3,000

### In-Network

- Participating dentists charge negotiated fees that are typically 30–45% less than average charges in the same community.<sup>3</sup>
- Negotiated fees<sup>4</sup> even apply to services your plan doesn't cover, including any you've received after you reach your plan's annual maximum.
- Percentages shown are the percentage of the negotiated fee paid by the plan. You are responsible for the portion of the negotiated fee that the plan does not pay.

### 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 Fee<sup>5</sup> for a given service.

1. Subject to frequency limitations.

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

3. Based on MetLife data. Negotiated fees refer to the fees that participating dentists have agreed to accept as payment in full for services rendered by them, subject to any cost sharing, benefit maximums and terms of the plan. Negotiated fees are subject to change. 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.

4. 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.

5. 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 2020 MetLife Federal Dental Plan Brochure will govern these plan options and can be viewed by visiting [federaldental.metlife.com](http://federaldental.metlife.com).

