

PDP Plus network Plan Comparison

Dental Services	Ramsey County Select Plan		Ramsey County Open Plan	
	In network	Out of network	In network	Out of network
Calendar Year Annual Maximum – combined across all tiers	\$2,000	\$2,000	\$1,200	\$1,200
Annual Deductible	\$25/ person \$75/ family	\$75/ person \$225/ family	\$25/ person \$75/ family	\$25/ person \$75/ family
<b>Type A Services</b>				
Preventive/Diagnostic Care	100%	100%	100%	100%
Sealants	100%	100%	100%	100%
Amalgam Fillings	100%	100%	100%	100%
Non-Surgical Periodontics	100%	100%	100%	100%
Surgical Periodontics	100%	100%	100%	100%
Endodontics	100%	100%	100%	100%
Simple Extractions	100%	100%	100%	100%
Oral Surgery	100%	100%	100%	100%
<b>Type B Services</b>				
Posterior Composite	80%	80%	80%	80%
Crowns, Onlays	80%	80%	80%	80%
<b>Type C Services</b>				
Bridges & Dentures	50%	50%	50%	50%
Dental Implants	50%	50%	50%	50%
Orthodontics	50%	50%	50%	50%
Lifetime maximum for dependents under age 19	\$1,000	\$1,000	\$1,000	\$1,000
<p>This is an overview of MetLife coverage. Out of network coverage is available in both plans. For exact coverage terms and conditions consult your plan materials or call Member Services at 800-GET-MET8.</p>				



## **METLIFE RAMSEY COUNTY SELECT DENTAL PLAN**

By choosing this plan, you have access to MetLife's PDP Plus network, and have a higher calendar year maximum. Choose from more than 2,300 dentists in Minnesota and 130,000 nationally. Each time you make an appointment, you or your family member can select a dentist. Choosing a dentist in network provides the most cost-effective care and provides richer benefits. In network and out of network benefits have a \$2,000 per person annual maximum. There is an annual deductible of \$25 single or \$75 family for in-network coverage and \$75 single or \$225 family for out of network coverage.

**Non-participating dentist** –You can choose to receive services from a dentist who does not participate in the MetLife PDP Plus network. However, you pay your coinsurance as well as the difference between what the dentist charges and the allowable fee, which may result in significant out-of-pocket expenses. It is recommended that your dentist submit a pre-treatment estimate for services over \$300 to MetLife to identify costs prior to receiving services.

## **METLIFE RAMSEY COUNTY OPEN PLAN**

Choose from more than 2,300 dentists in Minnesota and 130,000 nationally. Each time you make an appointment, you or your family member can select a dentist. Choosing a dentist in network provides the most cost-effective care and provides richer benefits. In network and out of network benefits have a \$1,200 per person annual maximum. There is an individual deductible of \$25 single or \$75 family for both in network and out of network coverage.

**Non-participating dentist** –You can choose to receive services from a dentist who does not participate in the MetLife PDP Plus network. However, you pay your coinsurance as well as the difference between what the dentist charges and the allowable fee, which may result in significant out-of-pocket expenses. It is recommended that your dentist submit a pre-treatment estimate for services over \$300 to MetLife to identify costs prior to receiving services.