

Concordia College's Dental Plan Benefits

For the savings you need, the flexibility you want and service you can trust.

Benefit Summary

Plan Option 1/Low Option			Plan Option 2/High Option		
Coverage Type	PDP In-Network	Out-of-Network	Coverage Type	PDP In-Network	Out-of-Network
Type A – Diagnostic and Preventative	100% of PDP Fee*	100% of R&C Fee**	Type A – Diagnostic and Preventative	100% of PDP Fee*	100% of R&C Fee**
Type B – Basic, Endodontics, and Periodontics. Note: there is a 6 month wait for these services	80% of PDP Fee*	80% of R&C Fee**	Type B – Basic, Endodontics, and Periodontics Note: there is a 6 month wait for these services	80% of PDP Fee*	80% of R&C Fee**
Type C –Major Restorative and Prosthetics Note: there is a 12 month wait for these services	50% of PDP Fee*	50% of R&C Fee**	Type C –Major Restorative and Prosthetics Note: there is a 12 month wait for these services	50% of PDP Fee*	50% of R&C Fee**
Type D – orthodontia Note: there is a 12 month wait for these services	Not Covered	Not Covered	Type D – orthodontia	50% of PDP Fee*	50% of R&C Fee**
Deductible[†]	In-Network	Out-of-Network	Deductible[†]	In-Network	Out-of-Network
Individual	\$50.00	\$50.00	Individual	\$50.00	\$50.00
Family	\$150.00	\$150.00	Family	\$150.00	\$150.00
Annual Maximum Benefit	In-Network	Out-of-Network	Annual Maximum Benefit	In-Network	Out-of-Network
Per Person	\$1,000	\$1,000	Per Person	\$1,000	\$1,000
			Orthodontia Lifetime Maximum	In-Network	Out-of-Network
			Per Person	\$1,500	\$1,500
* PDP Fee refers to the fees that participating PDP dentists have agreed to accept as payment in full, subject to any co-payments, deductibles, cost sharing and benefits maximums. ** R&C Fee refers to the Reasonable and Customary (R&C) charge, which is based on the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife. †Applies only to Type B & C Services.			* PDP Fee refers to the fees that participating PDP dentists have agreed to accept as payment in full, subject to any co-payments, deductibles, cost sharing and benefits maximums. ** R&C Fee refers to the Reasonable and Customary (R&C) charge, which is based on the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife. †Applies only to Type B & C Services.		

Monthly Rates

The following monthly rates are effective through 12/31/2011. Your premium will be paid through convenient payroll deduction.

Eligibility Options	Plan 1/Low Plan	Plan 2/High Plan
Employee Only	\$36.91	\$36.91
Employee + Family	\$101.05	\$118.45

List of Primary Covered Services & Limitations

Plan Option 1/Low Plan		Plan Option 2/High Plan	
Type A – Preventive	How Many/How Often	Type A – Preventive	How Many/How Often
Prophylaxis (cleanings)	• Two per calendar year, separated by a six-month period.	Prophylaxis (cleanings)	• Two per calendar year, separated by a six-month period.
Oral Examinations	• Two exams per calendar year, separated by a six-month period.	Oral Examinations	• Two exams per calendar year, separated by a six-month period.
Topical Fluoride Applications	• One fluoride treatment in a 12 month period for dependent children up to 19 th birthday.	Topical Fluoride Applications	• One fluoride treatment in a 12 month period for dependent children up to 19 th birthday.
X-rays	• Full mouth X-rays: one per 36 months. • Bitewing X-rays: one set per calendar year for adults/children.	X-rays	• Full mouth X-rays: one per 36 months. • Bitewing X-rays: one set per calendar year for adults/children.
Space Maintainers	• Space Maintainers for dependent children: one per lifetime up to 17 th birthday.	Space Maintainers	• Space Maintainers for dependent children: one per lifetime up to 17 th birthday.
Sealants	• One application of sealant material per lifetime for each non-restored, non-decayed 1 st and 2 nd molar of a dependent child up to 16 th birthday.	Sealants	• One application of sealant material per lifetime for each non-restored, non-decayed 1 st and 2 nd molar of a dependent child up to 16 th birthday.
Periodontal Maintenance	• Two per year includes two regular cleanings.	Periodontal Maintenance	• Two per year includes two regular cleanings.
Oral Hygiene Instructions	• One per lifetime.	Sealants	• One per lifetime.
Type B - Basic Restorative	How Many/How Often	Type B - Basic Restorative	How Many/How Often
Fillings	• Once per tooth in 24 months.	Fillings	• Once per tooth per 24 months.
Pre-fabricated or Stainless Steel Crowns	• Once per tooth per 24 months up to age 19.	Pre-fabricated or Stainless Steel Crowns	• Once per tooth per 24 months up to age 19.
Simple Extractions		Simple Extractions	
Endodontics	• Once per tooth per lifetime.	Endodontics	• Once per tooth per lifetime.
General Anesthesia	• When dentally necessary in connection with oral surgery, extractions or other covered dental services.	General Anesthesia	• When dentally necessary in connection with oral surgery, extractions or other covered dental services.
Oral Surgery		Oral Surgery	
Periodontics	• Periodontal scaling and root planing once per quadrant, every 24 months. • Full mouth debridement: once per lifetime. • Periodontal surgery once per quadrant, every 36 months.	Periodontics	• Periodontal scaling and root planing once per quadrant, every 24 months. • Full mouth debridement: once per lifetime. • Periodontal surgery once per quadrant, every 36 months.
Emergency Treatment		Emergency Treatment	
Type C - Major Restorative	How Many/How Often	Type C - Major Restorative	How Many/How Often
Repairs/Recementation	• Crown Repair: Once per tooth in 12 months.	Repairs/Recementation	• Crown Repair: Once per tooth in 12 months.
Implants	• Once in 5 years.	Implants	• Once in 5 years.
Bridges and Dentures	• Initial placement to replace one or more natural teeth, which are lost while covered by the Plan. • Dentures and bridgework replacement: one every 5 years for covered persons age 16 or older. • Replacement of an existing temporary full denture if the temporary denture cannot be repaired and the permanent denture is installed within 12 months after the temporary denture was installed.	Bridges and Dentures	• Initial placement to replace one or more natural teeth, which are lost while covered by the Plan. • Dentures and bridgework replacement: one every 5 years for covered persons age 16 or older. • Replacement of an existing temporary full denture if the temporary denture cannot be repaired and the permanent denture is installed within 12 months after the temporary denture was installed.
Rebase/Relines	• Unlimited after 6 months following initial placement.	Rebase/Relines	• Unlimited after 6 months following initial placement.
Crowns/Inlays/Onlays	• Replacement: once every 5 years.	Crowns/Inlays/Onlays	• Replacement: once every 5 years.
TMJ	• Is subject to coordination of benefits. A Pre-treatment Estimate of Benefits is recommended. • Note: if you or your dependents currently have medical insurance coverage, the claim must first be submitted to that medical insurance program. Any remaining costs after consideration under the medical insurance may be submitted to the Plan for further benefit. You must submit a copy of the medical Explanation of Benefits along with the claim to MetLife.	TMJ	• Is subject to coordination of benefits. A Pre-treatment Estimate of Benefits is recommended. • Note: if you or your dependents currently have medical insurance coverage, the claim must first be submitted to that medical insurance program. Any remaining costs after consideration under the medical insurance may be submitted to the Plan for further benefit. You must submit a copy of the medical Explanation of Benefits along with the claim to MetLife.
Adjustment to Dentures	• Two in a 12 month period. Only after 6 months following initial placement of the prosthetic appliance.		• Two in a 12 month period. Only after 6 months following initial placement of the prosthetic appliance.
Type D – Orthodontia	How Many/How Often	Type D – Orthodontia	How Many/How Often
Orthodontia	• Not Covered.	Orthodontia	• Your Children, from 8 years old up to age 19, are covered while Dental Insurance is in effect. • All dental procedures performed in connection with orthodontic treatment are payable as Orthodontia. • Payments are on a repetitive basis. • Orthodontic benefits end at cancellation of coverage.

The service categories and plan limitations shown above represent an overview of your Plan Benefits. This document presents the majority of services within each category, but is not a complete description of the Plan.

Common Questions... Important Answers

Who is a participating Preferred Dentist Program (PDP) dentist? A participating dentist is a general dentist or specialist who has agreed to accept MetLife's negotiated fees as payment in-full for services provided to plan participants. PDP fees typically range from 15-45%* below the average fees charged in a dentist's community for the same or substantially similar services.

*Based on internal analysis by MetLife.

How do I find a participating PDP dentist? There are more than 135,000 participating PDP dentist locations nationwide, including over 33,000 specialist locations. You can receive a list of these participating PDP dentists online at www.metlife.com/mybenefits or call 1-800-942-0854 to have a list faxed or mailed to you.

What services are covered by my plan? All services defined under your group dental benefits plan are covered. Please review the enclosed plan benefits to learn more.

Does the Preferred Dentist Program (PDP) offer any discounts on non-covered services? MetLife's negotiated fees with PDP (in-network) dentists may extend to services not covered under your plan and services received after your plan maximum has been met, where permitted by applicable state law. If you receive services from a PDP dentist that are not covered under your plan or where the maximum has been met, in those states where permitted by law, you may only be responsible for the PDP (in-network) fee.

May I choose a non-participating dentist? Yes. You are always free to select the dentist of your choice. However, if you choose a dentist who does not participate in the MetLife PDP, your out-of-pocket expenses may be more, since you will be responsible to pay for any difference between the dentist's fee and your plan's payment for the approved service. If you receive services from a participating PDP dentist, you are only responsible for the difference between the PDP in-network fee for the service provided and your plan's payment for the approved service. Please note: any plan deductibles must be met before benefits are paid.

Can my dentist apply for PDP participation? Yes. If your current dentist does not participate in the PDP and you'd like to encourage him or her to apply, tell your dentist to visit www.metdental.com, or call 1-877-MET-DDS9 for an application. The website and phone number are designed for use by dental professionals only.

How are claims processed? Dentists may submit your claims for you which means you have little or no paperwork. You can track your claims online and even receive e-mail alerts when a claim has been processed. If you need a claim form, visit www.metlife.com/mybenefits or request one by calling 1-800-942-0854.

Can I find out what my out-of-pocket expenses will be before receiving a service? Yes. MetLife recommends that you request a pre-treatment estimate for services in excess of \$300. Simply have your dentist submit a request online at www.metdental.com or call 1-877-MET-DDS9. You and your dentist will receive a benefit estimate for most procedures while you're still in the office. Actual payments may vary depending upon plan maximums, deductibles, frequency limits and other conditions at time of payment.

How can I learn about what dentists in my area charge for different procedures? If you have MyBenefits you can access the Dental Procedure Fee Tool provided by go2dental.com where you can learn more about approximate fees for services such as exams, cleanings, fillings, crowns and more. Simply visit www.metlife.com/mybenefits and use the Dental Procedure Fee Tool to help you estimate the in-network (PDP fees) and out-of-network fees* for dental services in your area.

* Out-of-network fee information is provided by go2dental.com, Inc., an industry source independent of MetLife. This site does not provide the benefit payment information used by MetLife when processing your claims. Prior to receiving services, we recommend that you obtain pre-treatment estimates through your dentist.

Can MetLife help me find a dentist outside of the U.S. if I am traveling? Yes. Through international dental travel assistance services you can obtain a referral to a local dentist by calling +1-312-356-5970 (collect) when outside the U.S. to receive immediate care until you can see your dentist. Coverage will be considered under your out-of-network benefits. ** Please remember to hold on to all receipts to submit a dental claim.

*International Dental Travel Assistance services are administered by AXA Assistance USA, Inc. AXA Assistance is not affiliated with MetLife, and the services they provide are separate and apart from the benefits provided by MetLife.

** Refer to your dental benefits plan summary for your out-of-network dental coverage.

How does MetLife coordinate benefits with other insurance plans? Coordination of benefits provision in dental benefits plans are a set of rules that are followed when a patient is covered by more than one dental benefits plan. These rules determine the order in which the plans will pay benefits. If the MetLife dental benefit plan is primary, MetLife will pay the full amount of benefits that would normally be available under the plan. If the MetLife dental benefit plan is secondary, most coordination of benefits provisions requires MetLife to determine benefits after benefits have been determined under the primary plan. The amount of benefits payable by MetLife may be reduced due to the benefits paid under the primary plan.

Exclusions

This plan does not cover the following services, treatments and supplies:

- Services which are not Dentally Necessary, those which do not meet generally accepted standards of care for treating the particular dental condition, or which we deem experimental in nature;
- Services for which you would not be required to pay in the absence of Dental Insurance;
- Services or supplies received by you or your Dependent before the Dental Insurance starts for that person;
- Services which are primarily cosmetic;
- Services which are neither performed nor prescribed by a Dentist except for those services of a licensed dental hygienist which are supervised and billed by a Dentist and which are for:
 - Scaling and polishing of teeth; or
 - Fluoride treatments;
- Services or appliances which restore or alter occlusion or vertical dimension;
- Restoration of tooth structure damaged by attrition, abrasion or erosion;
- Restorations or appliances used for the purpose of periodontal splinting;
- The controlled release of therapeutic agents or biologic material used to aid in soft tissue and osseous tissue regeneration;
- Personal supplies or devices including, but not limited to: water picks, toothbrushes, or dental floss;
- Decoration, personalization or inscription of any tooth, device, appliance, crown or other dental work;
- Missed appointments;
- Services:
 - Covered under any workers' compensation or occupational disease law;
 - Covered under any employer liability law;
 - For which the employer of the person receiving such services is not required to pay; or
 - Received at a facility maintained by the Employer, labor union, mutual benefit association, or VA hospital;
- Services covered under other coverage provided by the Employer;
- Temporary or provisional restorations;
- Temporary or provisional appliances;
- Prescription drugs;
- Services for which the submitted documentation indicates a poor prognosis;
- The following when charged by the Dentist on a separate basis:
 - Claim form completion;
 - Infection control such as gloves, masks, and sterilization of supplies; or
 - Local anesthesia, non-intravenous conscious sedation or analgesia such as nitrous oxide.
- Dental services arising out of accidental injury to the teeth and supporting structures, except for injuries to the teeth due to chewing or biting of food;
- Caries susceptibility tests and or bacteriologic tests for determination of periodontal disease or pathologic agents;
- Initial installation of a fixed and permanent Denture to replace one or more natural teeth which were missing before such person was insured for Dental Insurance, except for congenitally missing natural teeth;
- Other fixed Denture prosthetic services not described elsewhere in the certificate;
- Precision attachments, except when the precision attachment is related to implant prosthetics;
- Initial installation or replacement of a full or removable Denture to replace one or more natural teeth which were missing before such person was insured for Dental Insurance, except for congenitally missing natural teeth;
- Addition of teeth to a partial removable Denture to replace one or more natural teeth which were missing before such person was insured for Dental Insurance, except for congenitally missing natural teeth;
- Adjustment of a Denture made within 6 months after installation by the same Dentist who installed it;
- Fixed and removable appliances for correction of harmful habits;
- Appliances or treatment for bruxism (grinding teeth), including but not limited to occlusal guards and night guards;
- Repair or replacement of an orthodontic device;
- Duplicate prosthetic devices or appliances;
- Replacement of a lost or stolen appliance, Cast Restoration, or Denture; and
- Intra and extraoral photographic images.
- Orthodontia (Non – orthodontics plan)

Alternate Benefits: Your dental plan provides that where two or more professionally acceptable dental treatments for a dental condition exist, your plan bases reimbursement, and the associated procedure charge, on the least costly treatment alternative. If you and your dentist have agreed on a treatment which is more costly than the treatment upon which the plan benefit is based, your actual out-of-pocket expense will be: the procedure charge for the treatment upon which the plan benefit is based, plus the full difference in cost between the scheduled PDP fee or, if non PDP, the actual charge, for the service actually rendered and the scheduled PDP fee or R&C fee (if non PDP) for the service upon which the plan benefit is based. To avoid any misunderstandings, we suggest you discuss treatment options with your dentist before services are rendered, and obtain a pre-treatment estimate of benefits prior to receiving certain high cost services such as crowns, bridges or dentures. You and your dentist will each receive an Explanation of Benefits (EOB) outlining the services provided, your plans reimbursement for those services, and your out-of-pocket expense. Procedure charge schedules are subject to change each plan year. You can obtain an updated procedure charge schedule for your area via fax by calling 1-800-942-0854 and using the MetLife Dental Automated Information Service.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.

This dental benefits plan is made available through a self-funded arrangement. MetLife administers this dental benefits plan, but has not provided insurance to fund benefits.

Metropolitan Life Insurance Company, New York, NY

L0810124115(exp0811)(All States)(DC, GU, MP, PR, VI)