Robust coverage for employees on a budget





Satisfied employees, happier employees

9 out of 10 MetLife
Dental HMO/Managed
Care participants are
satisfied with:

- dentist appointment availability
- the quality of care received

SafeGuard Dental_Combined Scorecard_FY 2020.

Offering benefits while balancing costs — for you and your employees — can be hard. We can help make it easier. Our wide range of Dental HMO/Managed Care plans help you offer robust coverage with lower cost options compared to most Dental PPO plans. Count on us to help you find the right solutions for your unique needs.

Plan design options — created for your needs

- A range of plan design choices to meet your unique objectives
- · Solutions based on latest clinical research and market trends
- · Tools and resources to empower employees to manage their oral health

Dental expertise — driving satisfaction

- More than 400 covered procedures¹
- · Expanded preventive and diagnostic benefits
- Protection from fractionalized charges not billable to the patient or the plan
- Easy to transition, with benefits for in progress orthodontia

Exceptional service — from treatment to claim

- No claim forms, deductibles, or calendar year maximums
- Robust network of participating dentist access points² with more than:
 - 11,000 in Florida
 - 10,000 in California
 - 4,700 in Texas
 - 1,600 in New Jersey
 - 1.180 in New York

Navigating life together

Coverage highlights

	Member Co-payment									
	MET 50	MET 85	MET 100	MET 150A	MET 185	MET 185A	MET 225	MET 245	MET 290	MET 335
Offered in the following states:	CA, NJ & NY	CA, NJ & NY	CA, NJ & NY	CA, NJ & NY	CA, FL, NJ, NY & TX	CA, FL, NJ & NY	CA, FL, NJ, NY & TX	CA, FL, NJ, NY & TX	CA, FL, NJ, NY & TX	CA, FL, NJ NY & TX
D0120 Periodic oral evaluation — established patient	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
D0210 Intraoral — complete series of radiographic images	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
D1110 Prophylaxis — adult	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5	\$5
D1120 Prophylaxis — child	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5	\$5
D1351 Sealant — per tooth	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
D2140 Amalgam — one surface, primary or permanent	\$0	\$0	\$0	\$0	\$10	\$0	\$0	\$0	\$12	\$12
D2330 Resin-based composite — one surface, anterior	\$0	\$0	\$0	\$0	\$10	\$0	\$0	\$0	\$12	\$12
D2391 Resin-based composite — one surface, posterior	\$25	\$25	\$25	\$25	\$30	\$30	\$30	\$30	\$30	\$30
D2750 Crown — porcelain fused to high noble metal³	\$50	\$85	\$100	\$150	\$185	\$185	\$225	\$245	\$290	\$335
D3330 Endodontic Therapy, ⁴ molar (excluding final restoration)	\$75	\$95	\$95	\$125	\$200	\$200	\$210	\$210	\$265	\$305
D4260 Osseous surgery (including flap entry and closure) — four or more contiguous teeth or bounded teeth spaces per quadrant	\$160	\$160	\$260	\$260	\$295	\$295	\$295	\$300	\$330	\$330
D4910 Periodontal maintenance	\$15	\$15	\$15	\$30	\$30	\$30	\$30	\$40	\$40	\$45
D5110 Complete denture — maxillary	\$100	\$100	\$125	\$175	\$210	\$210	\$260	\$325	\$440	\$505
D5211 Maxillary partial denture — resin base (including any conventional clasps, rests and teeth)	\$100	\$100	\$110	\$150	\$240	\$240	\$240	\$400	\$405	\$405
D6010 Surgical placement of implant body: endosteal implant	\$1,005	\$1,005	\$1,005	\$1,005	\$1,005	\$1,005	\$1,005	\$1,005	\$1,005	\$1,005
D7140 Extraction, erupted tooth or exposed root (elevation and/or forceps removal)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5	\$5	\$5
D7220 Removal of impacted tooth — soft tissue	\$10	\$10	\$20	\$35	\$45	\$45	\$45	\$50	\$50	\$60
D8090 Comprehensive orthodontic treatment of adult dentition	\$1,450	\$1,450	\$1,450	\$1,695	\$1,695	\$1,695	\$1,695	\$1,850	\$2,095	\$2,410
D9222 Deep sedation/general anesthesia — first 15 minutes	\$60	\$60	\$60	\$60	\$60	\$60	\$60	\$60	\$60	\$60
D9223 Deep sedation/general anesthesia — each subsequent 15 minute increment	\$60	\$60	\$60	\$60	\$60	\$60	\$60	\$60	\$60	\$60
D9230 Inhalation of nitrous oxide/ analgesia, anxiolysis	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15

CDT Codes © American Dental Association (ADA).

Standard copay plans cover more than 400 procedures; this chart provides a representative list of plans and benefits. Descriptions of procedures have been edited for ease of use in this document; the Plan's Schedule of Benefits will show complete ADA-approved descriptions. Specialty dental care is covered at the listed co-payment.

In addition to the procedures noted in the Coverage highlights, these plans also provide benefits for:

- Additional exams, prophylactic treatment (cleanings) for adults and children
- Limited and comprehensive orthodontic services.

Please refer to the Plan's Schedule of Benefits and Evidence of Coverage and Disclosure Statement for a more detailed list of covered services, limitations, and exclusions.

Get expert guidance for confident decisions for your organization and your employees. Contact your MetLife representative today.

- 1. Co-payments apply for many covered procedures and vary by procedure.
- 2. MetLife data as of 01/01/22.
- 3. There is a maximum charge of \$150 in addition to the listed co-payment if noble, high noble, or titanium metal is used. There is an additional charge of \$75 for porcelain on molars.
- 4. Root canal.

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Availability of products and services is based on MetLife's guidelines, group size, underwriting and state requirements.

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Dental Managed Care plan/program benefits are provided by Metropolitan Life Insurance Company, a New York corporation in NY. Dental HMO plan/program benefits are provided by: SafeGuard Health Plans, Inc. a California corporation, in CA; SafeGuard Health Plans, Inc., a Texas corporation, in TX; and MetLife Health Plans, Inc., a Delaware corporation, and Metropolitan Life Insurance Company, a New York corporation, in NJ. The Dental HMO/Managed Care companies are part of the MetLife family of companies. "DHMO" is used to refer to product designs that may differ by state of residence of the enrollee, including but not limited to: "Specialized Health Care Service Plans" in California; "Prepaid Limited Health Service Organizations" as described in Chapter 636 of the Florida statutes in Florida; "Single Service Health Maintenance Organizations" in Texas; and "Dental Plan Organizations" as described in the Dental Plan Organization Act in New Jersey.

This information is intended for your general knowledge only and is not a substitute for obtaining medical or dental advice for specific medical or dental conditions or other advice from your dentists or doctors. By making this information available to you, Metropolitan Life Insurance Company and its affiliates (collectively, "MetLife") is not engaged in rendering any such advice. Insofar as the information provided is from third parties, it has no association whatsoever with MetLife, unless expressly stated.

In California, orthodontic and periodontic specialty services require pre-approval. Your selected participating dentist will contact SafeGuard for pre-approval. Once approved, your dentist will contact you with the name of a participating specialist.

