

# Group Voluntary Insurance Benefits

Prepared for: County of Ventura

- Dental PPO



**Enrollment Period: Nov 1<sup>st</sup> – Nov. 31<sup>st</sup>**



L0919517884[exp0221][All States][DC, GU, MP, PR, VI]  
Metropolitan Life Insurance Company, New York, NY 10166 © 2019 MSS  
ADF# MULT1825.18

# Benefit updates for 2021



## What's happening in 2021?

Plan Enhancements	What does this mean?	Helpful tools/ technology
<ul style="list-style-type: none"><li>• \$500 increase to Annual Plan Maximum</li></ul>	<ul style="list-style-type: none"><li>• \$2,500 is now the new, in network plan maximum</li><li>• \$1,500 is now the new, out of network plan maximum</li><li>• No changes in the rates</li></ul>	<ul style="list-style-type: none"><li>• <a href="http://www.metlife.com/countyofventura/">www.metlife.com/countyofventura/</a></li><li>• <a href="http://www.mybenefits.metlife.com/CountyofVentura/">www.mybenefits.metlife.com/CountyofVentura/</a></li></ul>

# Dental PPO – What’s in it for you?



You can choose from a **large network** of carefully selected, pre-screened dentists

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You’ll typically pay **30-45%** less than the average charges in the same area<sup>1</sup>

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Usually your **dentist handles claims** – meaning less paperwork for you

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You’ll have easy access to **pre-treatment estimates, real-time claims processing** and **24-hour customer service**

# Dental Plan benefits breakdown

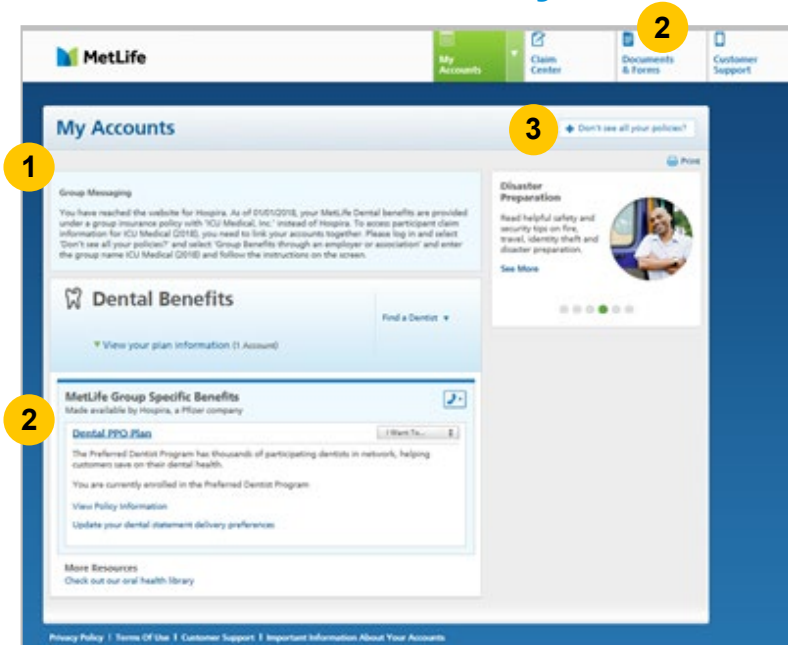
Services provided	In-network dentists: percentage of negotiated fee <sup>2</sup>	Out-of-network dentists: percentage of reasonable & customary (R&C) <sup>3</sup>
Type A: Preventive services	100%	100%
Type B: Basic services	80%	70%
Type C: Major services	50%	40%
Annual deductible [for B and C services]	\$15 individual/\$45 family	\$25 individual/\$75 family
Annual benefits maximum [excluding orthodontia]	\$2,500 per person	\$1,500 per person
Type D: Orthodontia services	50%	50%
Orthodontia lifetime benefits maximum	\$2,500 per employee/spouse/ domestic partner/child	\$1,500 per employee/ spouse/ domestic partner/child



# You can benefit from MyBenefits

MetLife Online Services capabilities may vary by product and may not be available to all customers.

[www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)



## With MyBenefits you can...

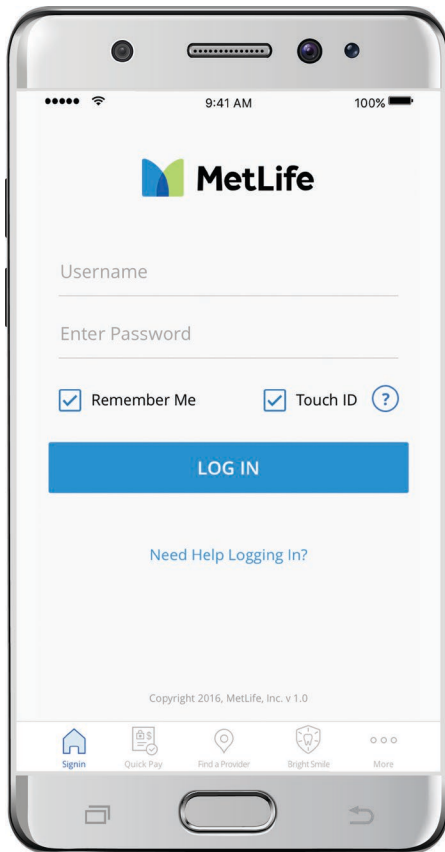
- Review Dental Coverage
- Check recent claims and status
- Find a provider
- Update profile information
- Access educational tools

- 1 **Customized** product section with additional policy contract and product details
- 2 **Easy access** to Forms, Customer Support and Claims Center
- 3 **Add policies** with the “Don’t see all your policies?” feature



# The MetLife mobile app

It's easy. Download "MetLife US" at iTunes® App Store or Google Play. Log in with your MyBenefits information to access these features.<sup>6</sup>



## Dental<sup>6</sup>

- Find a dentist and get estimates on most procedures
- View your claims
- Access and print your electronic ID card  
Please note: ID cards are not required to obtain dental services.]

## Disability

- View and update your claim information
- Send messages and attachments to MetLife
- Setup Direct Deposit for benefit payments



# Enroll today!



## Enroll by

November 30, 2020

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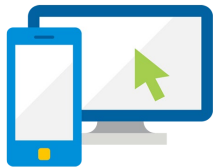


## Questions Call

1-800-GET-MET8 (1-800-438-6388)

Monday through Friday, 5 am – 5 pm, PST

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## Enroll via VCHRP

Visit: <https://vchrp.co.ventura.ca.us>  
and go to the Benefits Enrollment Page.

# Footnotes and disclosures

1. Based on internal analysis by MetLife.
2. Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for covered services, subject to any deductibles, copayments, cost sharing and benefit maximums. Negotiated fees are subject to change.
3. 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 usual charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.
4. Please see plan details for out-of-network benefits.
5. Certain Limitations apply to some services; please review your Schedule of Benefits for full details.
6. To use the MetLife mobile app, employees can choose to register at [metlife.com/mybenefits](http://metlife.com/mybenefits) from a computer or directly through the app.

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

Group dental insurance policies featuring the Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, New York, NY 10166.



**Thank you.**