



Dental Insurance

Preferred Dentist Program (PPO)

Prepared for: County of Ventura

Open Enrollment: Nov. 1st – Nov. 31st



COUNTY *of* **VENTURA**



ADF# DI229.16

L0221011096[exp0222][All States]

Metropolitan Life Insurance Company, New York, NY 10166

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Why are dental benefits so important?

High cost of dental treatments

Benefit of preventive care

Connection between **oral health** and **overall health**



A plan that offers savings, choice and anywhere, anytime service



Negotiated fees typically 30% to 45% less than the average charges in the same area¹



Flexibility to go to any dentist – in or out of the network



Choose from a large network of carefully selected participating dentists



Easy access to pre-treatment estimates, real-time claims processing and 24-hour customer service by fax or online



Plus access to **international dentists in more than 200 countries** through MetLife's International Dental Travel Assistance Program²

“If I need a crown...”*



	Katie goes in Network	Joan goes out of network
Dentist's usual charge	\$1,462.00	\$1,462.00
Negotiated fee	\$680.00	[N/A]
R&C fee ³	N/A	\$1,451.00
The plan pays	\$340.00	\$580.40
	Katie pays \$340.00	Joan pays \$870.60

Plan benefits plan design for County of Ventura employees

Services Provided	In Network: Percentage of Negotiated Fee	Out Of Network: Percentage of Reasonable & Customary (R&C) ³
Type A: Preventive Services <ul style="list-style-type: none">• Exams• X-rays• Fluoride Treatment• Cleanings	100% Deductible Waived	100% Deductible Waived

Plan benefits plan design for County of Ventura employees

Services Provided	In Network: Percentage of Negotiated Fee	Out Of Network: Percentage of Reasonable & Customary (R&C) ³
Type B: Basic Services <ul style="list-style-type: none"> • Most Fillings • Simple Extractions • Root Canal • Sealants 	Services Covered at 80% Deductible Applicable	Services Covered at 70% Deductible Applicable
Type C: Major Services <ul style="list-style-type: none"> • Inlays/Onlays • Crowns • Bridges/Dentures 	Services Covered at 50% Deductible Applicable	Services Covered at 40% Deductible Applicable
Annual Deductible	\$15 Individual/\$45 Family	\$25 Individual/\$75 Family
Annual Benefits Maximum excluding Orthodontia	\$2,500 per Person	\$1,500 per Person

Orthodontia

Services Provided	In Network: Percentage of Negotiated Fee	Out Of Network: Percentage of Reasonable & Customary (R&C) ³
Type D: Orthodontia <ul style="list-style-type: none"> • Orthodontic Treatment • Orthodontic Appliances 	Services Covered at 50%	Services Covered at 50%
Orthodontia Lifetime Benefits Maximum	\$1,500 per Employee/Spouse/Child	\$1,500 per Employee/Spouse//Child

Find a Dental Provider

With MetLife Dental insurance, you can choose from thousands of general dentists and specialists nationwide. You can find the names, addresses, languages spoken and phone numbers of participating dentists by searching our online **Find a Dentist** directory.



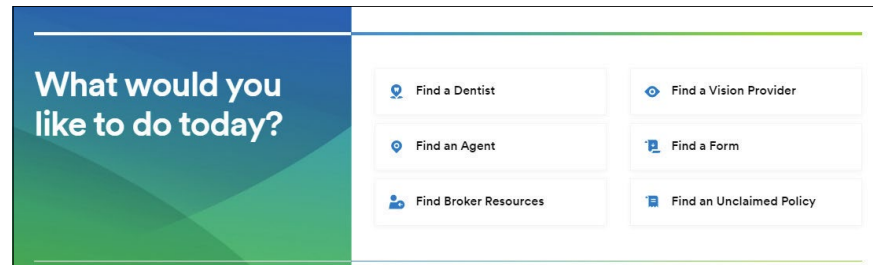
Step 1:

Go to metlife.com



Step 2:

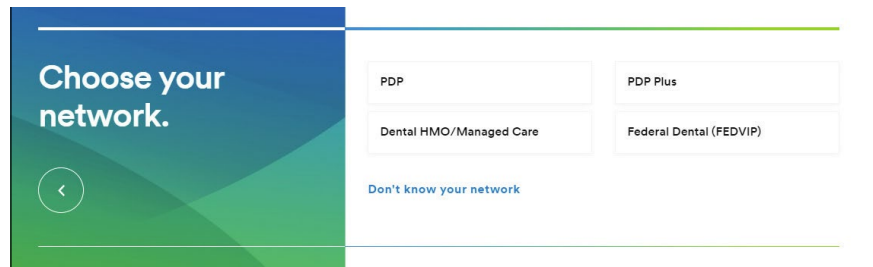
Select "Find a Dentist" next to "What would you like to do today?"



Step 3:

Select "PDP" next to "Choose your network."

Enter your Zip, City or State and select the "Find a Dentist" button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.



Enroll today!



Enroll by November 30th



Questions Call

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

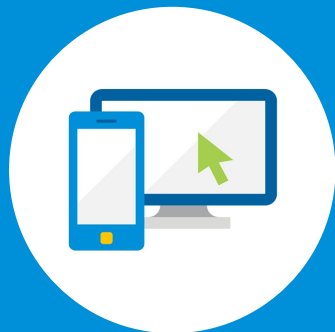
Monday through Friday, 5 am – 5 pm, PST



Enroll via VCHRP

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

After you enroll



Register with MyBenefits today!

<https://mybenefits.metlife.com/CountyofVentura>

Access coverage information

- Find a dentist
- Update profile information
- Access educational tools
- Online appointment booking

Get personalized estimates

- Utilize our enhanced procedure fee tool
- View both in-and out-of-network estimates
- Access valuable plan information

Review Claims

- Track claims online
- Receive claim status notifications
- Access forms and documents

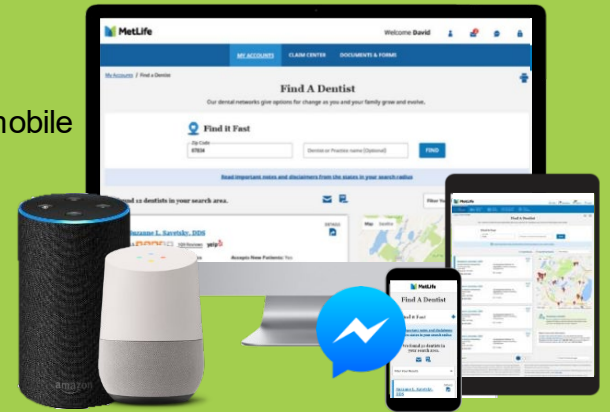
Contact MetLife



Customer Service Information Preferred Dentist Program 1-800-942-0854

- Search for the best dental provider on a desktop, tablet, phone, Facebook Messenger, Google Home or ask “Alexa”
- Access information on all your benefits from your pocket
- Online appointment scheduling and ability to view provider reviews by integrating with Yelp and LocalMed.
- Procedure Fee Look Up Tool available on the mobile app and website¹

“Alexa, can you ask MetLife to find an in network dentist in Ventura, CA?”



Footnotes and disclosures

* Please note: This is a hypothetical example that reviews a crown – porcelain/ceramic substrate (D2740) in the Philadelphia area, zip 19151. It assumes that the annual deductible has been met. Fees in your area may be different.

** Please note that the in-network patient responsibility copayment may not necessarily represent the full extent of your out-of-pocket expense. Where two or more professionally acceptable treatments under generally accepted dental standards exist and where the treatment is a covered service, your MetLife plan bases reimbursement, and your copayment, on the least costly treatment alternative. If a treatment rendered is more costly than the alternative treatment on which your benefit is based, you are responsible for the amounts "including, but not limited to: any deductibles, the copayment for the treatment upon which your benefit was based, and, if your treatment was rendered by an participating provider, the amount by which the scheduled fee for the treatment actually rendered exceeds the scheduled fee for the less costly alternative, and if your treatment was rendered by an out-of-network provider, the amount by which the amount charged by your provider exceeds the scheduled fee for the less costly alternative.

† Not available in all states.

†† Assumes there is no gap in MetLife dental coverage under your employer's plan. Exact timeframes are determined by the employer.

††† MetLife coverage refers to dental plans underwritten or administered by MetLife.

1. Based on internal analysis by MetLife. Negotiated Fees refers to the fees that in-network dentists have agreed to accept as payment in full for covered services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.
2. International Dental Travel Assistance services are administered by AXA Assistance USA, Inc. AXA Assistance USA, Inc. provides dental referral services only. AXA Assistance is not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife. Referral services are not available in all locations.
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 charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.

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

Thank you.