

Woodland School District 50 Plan Design MetLife® Preferred Dentist Program (PDP)

Dear Woodland School District 50 Employees:

Woodland School District 50 is always looking for ways to improve your benefits plan and help you maintain a happy and healthy lifestyle. Getting the protection you need shouldn't be difficult or expensive. That's why we're pleased to offer you a dental benefit plan from MetLife®. With the plan, which features the MetLife Preferred Dentist Program (PDP), you can get dental coverage with real advantages.

Dental coverage designed for the real world

MetLife, an industry leader for more than 40 years, offers easy-to-understand dental coverage that allows you to:

- **Protect** — you and your family from the rising costs of dental care by providing coverage for preventive, basic and complex services that help ensure long-term oral health.
- **Choose** — any dentist you want.
- **Save** — on out-of-pocket expenses by receiving services from one of nearly 80,000 participating PDP dentists who agree to charge fees typically 10-35% lower than the average charges in your area.

What you need, when you need it

Your new dental benefits plan becomes effective on October 1, 2006. If you're currently enrolled in the group dental plan, your dental coverage will continue under the new MetLife Dental Benefits Plan without interruption, unless you choose to discontinue coverage. Claims for services rendered prior to October 1, 2006 should be submitted to your prior carrier.

Wait, there's more! We're not content to just provide you with great dental protection — we want you to have a great experience. That's what MetLife's superior service commitment is all about. MetLife processes 85% of claims in five business days or less to get your claim paid faster. And, if you have questions, simply call **1-800-942-0854** or log on to **www.metlife.com/mybenefits**, to access all the tools and information you will need to be a better-informed user of your dental plan.

Sincerely,



Alan J. Vogel
Vice-President
Dental Product Management

P.S. Please refer to the enclosed materials for more information on this dental benefits program.

Like most group health insurance policies, MetLife group policies contain certain exclusions, limitations, waiting periods and terms for keeping them in force. Please contact MetLife for complete details.

MetLife[®] Preferred Dentist Program Benefit Summary

Coverage Type:	<u>In-Network</u>	<u>Out-of-Network</u>
Type A - Preventive	100% of PDP Fee*	100%
Type B - Basic Restorative	80% of PDP Fee*	80%
Type C - Major Restorative	50% of PDP Fee*	50%
Type D - Orthodontia	50% of PDP Fee*	50%

Deductible***	<u>In-Network</u>	<u>Out-of-Network</u>
Individual	\$25	\$25
Family	\$75	\$75

Annual Maximum Benefit:	<u>In-Network</u>	<u>Out-of-Network</u>
Per Person	\$1,000	\$1,000

Orthodontia Lifetime Maximum:	<u>In-Network</u>	<u>Out-of-Network</u>
Per Person	\$1,000	\$1,000

* PDP Fee refers to the fees that participating PDP dentists have agreed to accept as payment in full.

***Applies only to Type B & C Services.

An Example of Savings When You Visit a Participating PDP Dentist

Take a look at a hypothetical example* that shows how receiving services from a PDP dentist can save you money:

Your Dentist says you need a Crown, a Type C service:

PDP Fee: \$375.00 Dentist's Usual Fee: \$600.00

* Please note: this example assumes that your annual deductible has been met.

(IN-NETWORK)		(OUT-OF-NETWORK)	
When you receive care from a Participating PDP dentist...		When you receive care from a Non Participating PDP dentist...	
The PDP Fee is:	\$375.00	Dentist's Usual Fee is:	\$600.00
Your Plan Pays:		Your Plan Pays:	
(50% x \$375 PDP Fee)	-\$187.50	(50% x \$600 Fee)	-\$300.00
Your Out-of-Pocket Cost:	\$187.50	Your Out-of-Pocket Cost:	\$300.00

**In this example, YOU SAVE \$112.50 (\$300.00 minus \$187.50)...
by using a participating PDP dentist!**

We strongly encourage you to consider using a participating PDP Dentist in order to get the maximum value from your plan. There is additional information in this package concerning participating PDP dentists.

MetLife[®] Preferred Dentist Program (PDP)

List of Primary Covered Services & Limitations

Type A - Preventive

Prophylaxis (cleanings)
Oral Examinations
Topical Fluoride Applications
X-rays

Space Maintainers

How Many/How Often:

- Two per calendar year, separated by a six-month period.
- Two exams per calendar year, separated by a six-month period.
- Two fluoride treatment per calendar year for dependent children up to 19th birthday.
- Full mouth X-rays: one per 12 months.
- Bitewing X-rays: one set per 12 months for adults
- Space Maintainers for dependent children up to 19th birthday.

Type B - Basic Restorative

Fillings
Crown, Denture, and Bridge Repair
Simple Extractions
Endodontics
General Anesthesia
Oral Surgery
Periodontics

How Many/How Often:

- Root canal treatment limited to once per tooth per 24 months.
- When dentally necessary in connection with oral surgery, extractions or other covered dental services.
- Periodontal scaling and root planing once per quadrant, every 12 months.
- Total number of periodontal maintenance treatments and prophylaxis cannot exceed four treatments in a calendar year.

Type C - Major Restorative

Bridges and Dentures

Crowns/Inlays/Onlays

How Many/How Often:

- Initial placement to replace one or more natural teeth, which are lost while covered by the Plan.
- 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.
- Replacement: once every 5 years.

Type D - Orthodontia

- Dependent children are covered until the end of the month of their 19th birthday.
- All dental procedures performed in connection with orthodontic treatment are payable as Orthodontia.
- Payments are on a repetitive basis.
- Benefit for initial placement of the appliance will be made representing 20% of the total benefit.
- Orthodontic benefits end at cancellation of coverage.

How Many/How Often:

The service categories and plan limitations shown above represent an overview of your Plan of Benefits. This document presents the majority of services within each category, but is not a complete description of the Plan. A summary plan description will be made available following your plan's effective date, and will govern if any discrepancies exist between this overview and the actual summary plan description.

Employee Name:
Social Security #:

Group Name: **Woodland School District #50**
Group Number: **303341**

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The MetLife[®] Preferred Dentist Program (PDP) Gives You:

Multiple self-servicing channels to get the information you need when you need it.

Visit us online anytime at www.metlife.com/mybenefits or call us at **1-800-942-0854** to:

- Locate a participating dentist. *
- Verify eligibility and plan design information. *
- Review claim status and claim history for your entire family. *
- View and print processed claims with one click.
- Obtain claims forms* and educational information (including interactive risk assessment guides).
- Get instant answers to Frequently Asked Questions.
- Access trained customer service representatives.

*Fax-back service available for these items. Have your fax number on hand when you call our automated system.

4 Easy Steps to Optimize Your Dental Benefit

1. Consider using one of nearly 80,000 participating PDP dentists to realize even greater savings on your out-of-pocket expenses.
2. Avoid surprises by asking your dentist to submit a pre-treatment estimate. *While you wait*, your dentist can get a real-time pre-treatment estimate online or over the phone in minutes detailing what your plan will cover and at what payment level.
3. Take advantage of your plan's preventive care benefit (Type A) to help avoid more costly procedures later.
4. Keep the plan overview for future reference and provide a copy to your dentist when you visit.

Like most group dental insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact MetLife for complete details.

MetLife[®]

Metropolitan Life Insurance Company, NY, NY 10166
L0405LA82(exp0506)MLIC-LD

Mail completed claim forms to:

MetLife Dental Claims
P.O. Box 981282
El Paso, TX 79998-1282

Call **1-800-942-0854**:

- Monday- Friday, virtually 24 hours a day, 7 days a week to confirm eligibility, order claim forms or request dentist directories.
- Monday-Friday, 8 a.m. to 11 p.m., Eastern time, to speak with a live customer service representative

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