

HERITAGE BENEFITS

Dental Insurance

Heritage offers its employees the opportunity to participate in a voluntary dental plan through MetLife, offering a stronger and wider network of participating providers. The plan encourages use of MetLife participating providers. Services may be sought through an out-of-network provider at a reduced benefit. Orthodontia is available for dependents only under the Employee + Children and Family tiers. Children under the age of 26 are covered under Employee + Children and Family tiers.

USING METLIFE IS EASY

With MetLife Dental insurance, you can choose from thousands of general dentists and specialists nationwide. Find participating dentists by searching our online Find a Dentist directory.

- ✓ Go to Metlife.com and click "Find a Dentist" next to "What would you like to do today?"
- ✓ Select the "PDP Plus" network.
- ✓ Enter your information and click 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.
- ✓ Be sure to see an in-network dentist to reap full benefit coverage.

MONTHLY PREMIUMS

- \$30.67** – Single Coverage
- \$64.12** – Employee + Children
- \$64.12** – Employee + Spouse
- \$78.06** – Family Coverage

	Coinsurance
Preventative	100%
Basic	80%
Major	50%
Orthodontia	50%
Surgical	80%
Implants	50%
Endodontics and Periodontics	50% Endo/80% Perio
	Calendar Year Maximums
Calendar Year Maximum	\$1,000
Orthodontia Lifetime Maximum	\$1,000
	Deductible
PPO Dentist	\$50/\$150
Non-PPO Dentist	\$50/\$150