

Harris Health partners with MetLife to offer two options for Dental coverage: a **DPPO** and **DHMO**. Identification cards will be mailed out after enrollment for DHMO plan participants. Please note that if you are a DPPO plan participant, you are not required to show an ID card to your dentist as proof of coverage. Just call your selected participating dentist to schedule an appointment any time after your effective date. For those enrolled in the DPPO who would like to have an ID card: you can print one online when you register/log in to your MyBenefits website at www.metlife.com/mybenefits. You can also access your ID card (and other features) through the MetLife mobile app, which can be downloaded via iTunes or Google Play by searching “MetLife.” Please note you must register via the website prior to downloading the app.

METLIFE PPO

The MetLife DPPO plan has a network of over 380,000 participating providers nationwide. The DPPO plan gives you access to your choice of providers and provides benefits both in-and-out-of-network. By going to a MetLife In-Network dentist you will benefit from greater discounts and reduced out-of-pocket costs.

METLIFE HMO

The MetLife DHMO plan requires you to select a MetLife DHMO provider. You may select a different provider for each covered family member.

The cut-off for selecting your DHMO provider is on the 25th of each month. To find your DHMO provider, go to www.metlife.com/dental, and select “Find a Dentist.” Type in the ZIP code where you would like to find a dentist, and select “Dental HMO/Managed Care.” Select the plan name “Met290,” and then click the search button. A list of providers in your area will appear.

With this plan you do not have access to out-of-network coverage. The plan runs on a copayment fee schedule for all covered services. You may access the copayment fee schedule when you log-in to your MyBenefits page (www.metlife.com/mybenefits). For specialist services you must be referred for treatment by your designated MetLife general dentist. There are no claims to file; therefore, you will not receive an Explanations of Benefits (EOB).

MetLife Website: metlife.com

MetLife DHMO Phone Number: 1-800-880-1800

MetLife DPPO Phone Number: 1-800-942-0854

To register for metlife.com/mybenefits you will need your Social Security number to create a new log-in. Once registered, you may update your username and password. You will only need your Social Security number for the initial log-in.

Website Features! - Your MyBenefits page offers a variety of information and features including, your Explanation of Benefits, your dental ID card, finding and updating your DHMO dentist (complete with Google map directions)! You can access the site from your smart phone. If you have questions, Customer Care is ready to help! 1-800-880-1800 (DHMO) 1-800-942-0854 (DPPO)

	METLIFE DHMO	METLIFE DPPO
Plan Year Deductible <i>(does not apply to preventive services)</i>	\$0	\$50 per person / \$150 per family
Annual Benefit Maximum <i>(for in-network and out-of-network)</i>	No annual maximum	\$1,750 per person
Preventive Services <i>(cleanings, exams and x-rays)</i>	Copay varies	100% no deductible
Basic Services <i>(fillings, root canals and extractions)</i>	Copay varies	80% after deductible
Major Services <i>(bridges, crowns and dentures)</i>	Copay varies	50% after deductible-6 month waiting period
Orthodontia	Copay varies Adult and children covered	50% up to a \$1,000 lifetime max Only children up to age 19 covered 12 month waiting period for new enrollees.

Note: Dental plan benefits are calculated on a calendar year basis. Annual deductibles and annual maximums start over each January. Some services have a waiting period associated before coinsurance is applied. See official plan documents for additional details.