

Florida Community Colleges Risk Management Consortium Dental Summary

Benefits and Services	MetLife ⁽¹⁾ PDP Plan	
	In Network	Out of Network
Individual Deductible	\$50	\$50
Family Deductible	\$100	\$100
Deductible Waived for Preventive	Yes	
Annual Maximum	\$1,000	\$1,000
Preventive		
Comprehensive Oral Exam	0%	0%*
Oral Exam Limit	Same as current	
Prophylaxis	0%	0%*
Prophylaxis Limit	Same as current	
Sealants	20%	20%*
Sealant Limit	Same as current	
Fluoride Treatments	0%	0%*
Fluoride Treatment Limit	Same as current	
Basic		
Bitewings	0%	0%*
Bitewing X-ray Limit	Same as current	
Amalgams	20%	20%*
Extraction - Single Tooth	20%	20%*
Endodontics	20%	20%*
Periodontics	20%	20%*
Major		
Dentures	50%	50%*
Crowns	50%	50%*
Bridge	50%	50%*
Replacement Limits	Same as current	
Orthodontics		
Benefit	Not covered	
Dependent Child Age	N/A	
Adults	N/A	
Implants		
Implants	50%	50%*
Policy Information		
Reasonable & Customary	Negotiated PDP schedule	Maximum allowable charge
Waiting Periods	Late entrants: First enrollment period after 12 month wait for all services	
Additional Benefits Included	Life Advice (insurance, financial and life transition via brochures and online) MetDesk (special needs planning) MetLife Advice (grief counseling, claims assistance, financial meetings)	
Contributions, Eligibility and Participation		
Employer Contribution Required	Option 1: 100% Option 2: None - Voluntary	
Eligibility	All active employees & retirees	
Participation Required	100%	
Rates		
	Employer Paid	Voluntary
Employee	\$14.21	\$16.36
Spouse or +1	\$15.49	\$17.82
Child(ren)	\$15.78	\$18.15
Family	\$35.52	\$40.87
Rate Guarantee	12 months	
Commissions Included In Above Rates	10%	

*Out of Network providers may balance bill.

⁽¹⁾ MetLife quote includes a second year rate cap of 7%.

Please be advised that the actual policy provisions will apply and take precedence over this outline.

This is for illustrative purposes only; actual enrollment will dictate the actual cost.

Actual plan benefits vary between insurance carriers and will not exactly duplicate your current contract.