

MetLife DHMO/Safeguard Dental Plan

HIGHLIGHTED ITEMS ARE CHANGES FOR 2020

Choice of Providers	You must select a Safeguard dentist to provide or coordinate all of your dental care, and you may receive dental services only from dental providers who have contracted with the plan.
Website	www.metlife.com/mybenefits
Phone	(800) 880-1800 For claims questions and dental facility updates, call the customer service number on your ID card.
ID Card	When you first enroll, you'll receive two ID cards for yourself and your family. Contact Safeguard for replacement cards.
Annual Deductible (per calendar year)	None
Maximum Allowable Benefit (per person per calendar year)	None
Diagnostic & Preventive Services	
<i>Oral Exams, Routine Cleanings</i>	No copay (2 per calendar year)
<i>X-rays</i>	No copay (1 initial full mouth, then when diagnostically needed)
<i>Space Maintainers</i>	No copay
Basic Dental Services	
<i>Fillings</i>	No copay (amalgam front/back; composite/resin front only)
<i>Extractions, Endodontics (Root Canal), Periodontics (Gums/Supportive Tissue), Sealants</i>	No copay (sealants up until 4 years of eruption)
<i>Periodontal Scaling, Root Planing</i>	\$25 copay per quadrant
Major Dental Services	
<i>Crowns (Restorative) Fixed Bridges</i>	\$30-45 copay per unit (plus \$75 copay for porcelain on any molar crown or pontic)
<i>Partial & Complete Dentures</i>	\$50 copay each for upper or lower full or partial denture
<i>Implants (including repair, re-cement, removal)</i>	Not covered
<i>Orthodontics</i>	Charge \$1,350 for full-banded case

This summary of plan benefits is not a contract. It describes benefits in general terms. Consult the individual plan booklets for specific details of benefit coverage. To permit a brief summary of benefits and services, use of actual contract language has been minimized. This summary does not replace the legal documents that establish the plans. Final interpretation of any provision of the plans will be governed by the master policies and service agreements, which are on file in the office of the plan administrator. The Institute expects and intends to continue the Caltech benefits program but reserves the right to amend, modify, suspend, or terminate it, in whole or in part, at any time and for any reason.