



## Dental Insurance

*"savings that give you a healthy smile"*



### Why is dental health so important?

Regular dental care does more than just improve smiles. Along with good oral hygiene, it can help you and your family lower your chances of serious health problems. Recent medical studies have shown:

- Women are 7.9 times more likely to deliver a pre-term infant if they have gum disease while pregnant.
- The inflammatory effects of gum disease also cause inflammation of the arteries, increasing the chance of having a stroke.
- People with gum disease are 1.9 times more likely to die from a heart attack.

### Can I save money with Dental Insurance?

Because dental premiums are deducted on a pre-tax basis, your cost may be reduced on average between 27% and 39%; depending on your tax bracket.

### How can I get the coverage I need?

Dental insurance offers you a convenient way to get regular dental care and can possibly prevent life-threatening health problems. And through your employer, you can get this protection at an affordable group rate.

#### Key Advantages of This Plan

- Save money by buying dental insurance.
- Go to ANY dentist of your choice.
- Get the negotiated discounts by going to a PPO network provider.
- Keep your mouth healthy by going in for your regular dental care.

# Integrity

Employee Benefits, LLC

Integrity Employee Benefits

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## DENTAL INSURANCE

The MetLife Plan provides you coverage to help you save money at the dentist using pre-tax dollars. Employees and dependents who have previously refused coverage may enroll now during annual enrollment. No waiting periods apply. **Find In Network providers on the *HRconnection* website.**

### Monthly Rates

Employee	\$ 42.75
Employee + Spouse	\$ 85.50
Employee + Child(ren)	\$ 94.26
Family	\$ 122.69

<i>City of Hastings</i>	<b>MetLife Dual Option</b>
<b>Monthly Rates</b>	
Employee Only	\$42.75
Employee & Spouse	\$85.50
Employee & Child(ren)	\$94.26
Employee & Family	\$122.69
<b>Annual Maximum Benefit</b>	In-Network: \$2,000 / Out of Network: \$1,000
<b>Deductible Per Person</b>	In-Network: \$0 / Out of Network: \$25
<b>Deductible Max Family</b>	\$75
<b>Deductible Waived on Preventative?</b>	Yes
<b>Percentile of Usual and Customary</b>	90% U&C
<b>Co-Insurance breakdown</b>	<b>In Network / Out of Network</b>
Preventative/Diagnostic	100% / 100%
Basic Restorative	100% / 100%
Basic Oral Surgery	100% / 100%
Complex Surgical Extractions	80% / 50%
Basic Endodontic Therapy	80% / 50%
Basic Periodontal Services	80% / 50%
Complex Surgical Periodontal	80% / 50%
Major Restorative	50% / 50%
Prosthetic Services / Repairs	50% / 50%
<b>Cleanings Frequency</b>	2 per year
<b>Xray Frequency</b>	*Panoramic Xrays 1 in 60 months. *Bitewings 1 per 12 months
<b>White Fillings</b>	*Plan Pays for composite (white) Fillings (Back 50% and Front teeth 80%).
<b>Waiting Period</b>	No Waiting Periods

*Note: Because dental premiums are deducted on a pre-tax basis, your cost may be reduced on average between 27% and 39% depending on your tax bracket.*