

## 2018 Dental Alternatives for NC DPS Employees

This comparison will assist you in making an informed dental plan choice for you & your family. You have a choice between the MetLife DPS Post-Tax Dental Insurance plan, sponsored by the DPS Insurance Committee and the NC Flex Pre-Tax Dental program (available to all State employees). You cannot enroll in both plans. Other than the monthly cost, the most significant plan differences are noted in red:

	<u>MetLife (Post-Tax)</u> <u>DPS Dental Insurance</u>	<u>NC Flex (Pre-Tax)</u>	
		<u>High Option</u>	<u>Low Option</u>
<b>Deductible</b>			
Individual	\$25	\$50	\$25
Family	\$75	\$150	\$75
<b>Type A Diagnostic &amp; Preventive</b> (Cleanings/Exams)	100%	100%	100%
<b>Type B Basic Services</b> (Fillings/Endodontics)	80%	80%	50%
<b>Type C Major Services</b> (Crowns/Dentures/Bridges)	50%	50%	Not Covered
<b>Annual Max (Type A, B &amp; C)</b>	\$6000	\$5000	\$1000
<b>Type D Orthodontics</b> (per person max)	\$1500	\$1500	Not Covered

**Note:**

Out-of-Network Reimbursement Levels	<u>MetLife (Post-Tax)</u> <u>DPS Dental Insurance</u>	<u>NC Flex (Pre-Tax)</u>	
	90%		80%

*Participants are free to visit the dentist of choice regardless of plan.*

	<u>MetLife (Post-Tax)</u> <u>DPS Dental Insurance</u>	<u>NC Flex (Pre-Tax)</u>	
	<u>2017 Rates</u>	<u>High Option</u>	<u>Low Option</u>
Employee Only	\$35.11	\$35.90	\$21.22
EE + Spouse	\$68.94	\$72.00	\$42.78
EE + Child (ren)	\$69.52	\$78.00	\$45.94
EE + Family	\$112.62	\$123.00	\$73.22

This is a brief overview of the alternatives. Additional details are provided in the enrollment packets provided. A summary plan description will be made available after election of coverage, and will govern if any discrepancies exist between this overview and the actual summary plan description.