

METLIFE SIGNATURE PPO DENTAL PLAN

Effective August 1st, 2009

California State Firefighters' Association, Group #244129

Benefits and Rate Option - AD25432

DESCRIPTION	MetLife DPPO	Concordia "City" Plan
Calendar Year Deductible	\$50 / Person \$150 / Family	\$50 / Person \$150 / Family
Calendar Year Maximum	\$1,500 / Person	\$1,000 / Person
Preventive Services Initial/Routine Oral Exam, Teeth Cleaning & Routine Scaling, Fluoride Treatment, Sealant, X-rays as part of a general exam, Emergency Treatment.	100% No deductible	100% No deductible
General Services (Restorative) Problem-focused Exams & Related X-rays, Fillings, Oral Surgery & Extractions, General Anesthetics, Periodontics, Endodontics, Space Maintainers	90% after deductible	70% after deductible
Major Services Crowns, Removable & Fixed Bridges, Complete & Partial Dentures	60% after deductible	*Discounted Services
Orthodontia (Adult & Child) Orthodontia maximum paid over a 24-month course of treatment.	50% No deductible \$1,000 lifetime max	*Discounted Services

You Save when using a MetLife PPO dentist ... MetLife PPO dentists have agreed to reduce their treatment fees up to 30% for MetLife enrollees. Using a MetLife PPO dentist lowers your out-of-pocket expenses.

The usual & customary charge is determined by weighing the complexity of the treatment, and the fee most commonly charged for that service in your dentist's specific geographic area. Claims payment is based on the usual & customary charge for each procedure; this is the maximum amount that MetLife will pay. The benefit will be calculated based on the dentist's submitted fee or the usual & customary amount, whichever is less. The rates below reflect the 90th percentile of Usual and Customary.

MONTHLY RATES for CSFA Members		
	MetLife DPPO	Average Concordia DPPO
Employee Only	\$43.42	?
Employee + One	\$82.76	?
Employee + Family	\$132.59	?
		Depends on City

MetLife has the 3rd Largest Dental PPO Network in California and insures 21 million people

Participants who do not enroll during the July open enrollment may be subject to waiting periods

*Concordia Discounted services are not insurance.

*Concordia Discounts vary by dentist, service & geographic area.

