

**2015 - 2016 Simsbury Public Schools Active Employees Dental Insurance Rates
MetLife® \$1500 Annual Maximum Plan**

Dental Coverage – MetLife

\$1500 Annual Max Dental Program (Individual 5% & Dependent 15%) NAME, SFEP, and NURSE Employees Only			
	Monthly Premium	Monthly Board Cost	Monthly Employee Cost
Family	\$144.58	\$127.50	\$17.08
Two-Person	\$96.18	\$86.36	\$9.82
Individual	\$46.04	\$43.74	\$2.30
	Annual Premium	Annual Board Cost	Annual Employee Cost
Family	\$1,734.96	\$1,529.96	\$205.00
Two-Person	\$1,154.16	\$1,036.28	\$117.88
Individual	\$552.48	\$524.86	\$27.62
\$1500 Annual Max Dental Program (Individual 0% & Dependent 15%) Unaffiliated and Nutrition Services Employees Only			
	Monthly Premium	Monthly Board Cost	Monthly Employee Cost
Family	\$144.58	\$129.80	\$14.78
Two-Person	\$96.18	\$88.66	\$7.52
Individual	\$46.04	\$46.04	\$0.00
	Annual Premium	Annual Board Cost	Annual Employee Cost
Family	\$1,734.96	\$1,557.59	\$177.37
Two-Person	\$1,154.16	\$1,063.91	\$90.25
Individual	\$552.48	\$552.48	\$0.00
\$1500 Annual Max Dental Program (Individual 15% & Dependent 15%) SEA and SSASA Employees Only			
	Monthly Premium	Monthly Board Cost	Monthly Employee Cost
Family	\$144.58	\$122.89	\$21.69
Two-Person	\$96.18	\$81.75	\$14.43
Individual	\$46.04	\$39.13	\$6.91
	Annual Premium	Annual Board Cost	Annual Employee Cost
Family	\$1,734.96	\$1,474.72	\$260.24
Two-Person	\$1,154.16	\$981.04	\$173.12
Individual	\$552.48	\$469.61	\$82.87

Benefit Summary

Type A - Preventative	100% Reasonable & Customary
Type B - Basic	85% Reasonable & Customary
Type C - Major	50% Reasonable & Customary
Type D - Ortho	50% Reasonable & Customary
Deductible**	\$50 / \$150 Individual / Family \$50 Individual - Type D
Annual Maximum	\$1,500 per person – Dental Plan
Ortho Lifetime Maximum	\$1,000 per person
TMJ Lifetime Maximum	\$1,000 per person

** Applies Only to Type B & C Services (Deductible does not apply to TMJ disorders.)

Primary Covered Services

Type	Services
A - Preventative	- Oral Evaluations - Prophylaxis (cleanings) - Space Maintainers - Topical Fluoride Applications - X-rays - Emergency Treatment to Relieve Pain - Fillings - Endodontics (Root Canal)
B - Basic	- Extractions - Oral Surgery - Periodontics - Anesthesia - Injections of Antibiotic Drugs - Repair of Crowns & Dentures - Repair of Bridgework
C – Major	- Bridgework - Dentures - Inlays, Onlays & Crowns - TMJ - Dental Implants
D - Ortho	- Orthodontia, including appliance therapy