



**Round out your healthcare coverage with Dental Insurance.**

Keep the cost of dental care in check.

New Castle County is pleased to announce that MetLife is the new provider of your dental benefits program. **This change will be effective on January 1, 2023. MetLife will replace Delta Dental. You will need to make a dental election during Open Enrollment if you are currently in Delta.**

MetLife’s Dental benefits can help you get the protection you need in maintaining your oral and overall health while making it easier and more affordable to see your dentist regularly.

**Why MetLife. Get service and support for a healthier smile and a healthier you. Take advantage of the benefits this important protection offers:**

- Choose from 3 plan designs – Low, Medium, High

		Medium Plan	Low Plan	New High Plan
Service	Coverage Type	Coverage	Coverage	Coverage
Basic Restorative	Type B	80% In-network 60% Out-of-network	50% In-network 50% Out-of-network	100% In-network 100% Out-of-network
Orthodontia	Type D	Not Covered	Not Covered	50% In-network 50% Out-of-network
Deductible	Individual	\$50-\$150 In-network \$50-\$150 Out-of-network	\$50-\$150 In-network \$100-\$300 Out-of-network	\$50-\$150 In-network \$50-\$150 Out-of-network
Annual Maximum Benefit	Per Person	\$1,500 In-network \$1,000 Out-of-network	\$1,500 In-network \$500 Out-of-network	\$2,000 In-network \$1,500 Out-of-network

Contd. →

- **Visit any dentist you like and receive coverage under the plan** – your out-of-pocket expense will usually be lower if your dentist is a participating network dentist
- **Negotiated fees** – that are typically 30 to 45% less than average charges in the same community
- **No out-of-pocket costs for preventive care** – including cleanings, X-rays and exams in-network
- **In-network discounts on covered services apply** – even after you have reached your plan’s annual maximum, reducing your out-of-pocket expense
- **Online access to the Dental Cost Estimator** that provides cost estimate—both in- and out- of-network—to help plan for future dental procedures.
- **Convenient download-and-save ID cards** available via the MetLife mobile app along with online appointment scheduling for select dentists, plan information and convenient claim status notifications via text messaging
- **Service** – no paperwork, in- or out-of-network, if your dentist submits your claims for you
- **Educational tools and resources** – to help you and your dentists make more informed choices



**Transition Tips:** If you currently participate in your employer’s dental benefits plan, you should:

- **Notify Your Dentist.** When making your next dental visit, notify the dental office of your new dental plan with MetLife. Please note, MetLife’s plan does not require an ID Card as dental offices can access your plan eligibility and benefit information online via our Dental Office website, through our phone or directly through a Customer Service Representative.



**LEARN MORE** about the MetLife Dental Plans. Join one of these sessions where a MetLife representative will be available to answer questions.

- 9/14 or 9/21 at the NCC Health Fair
- 10/25 – 10/28 or 11/01 – 11/03 for Open Enrollment informative session



Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your MetLife group representative or your plan administrator for costs and complete details.

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