





**UNC Hospitals - OGME**  
**Voluntary Dental Plan Options with METLIFE**  
**Plan Year July 1, 2009 thru June 30, 2011**

Effective 7/1/2009

Group # 141644

**IMPORTANT INFORMATION - PLAN HIGHLIGHTS**

<b><u>PDP Dental Network Access Plan</u></b>	<p>Plan benefits are paid at the same coinsurance percentages in-network and out-of-network. In-network benefits are based on a negotiated Preferred Dental Provider fee schedule; out-of-network benefits are based on local Reasonable and Customary charges. While employees retain complete freedom of choice, the employee benefits by using an in-network dentist because PDP discounts result in less out-of-pocket expenses. Therefore, annual maximums stretch further when the employee sees a PDP dentist.</p> <p>PDP Discounts on Non-Covered Services - With our PDP plans, employees and dependents can save money on many dental services not covered by their plan by using a PDP dentist. For example, network dentists provide significant discounts on:</p> <ul style="list-style-type: none"> <li>*Orthodontia, when not covered by the plan (average of 25% off of usual charges)</li> <li>*Services not covered due to plan limitations such as Annual Maximum and frequency limits (average of 30% off of usual charges)</li> </ul> <p><b>Website</b> Preferred Dentist Program, Log on to <a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a> and register</p>
<b><u>Dependent Coverage</u></b>	To age 20 (26years if unmarried full-time student)
<b><u>Domestic Partners</u></b>	Domestic Partners Coverage is available and requires a completed "Declaration of Domestic Partnership". You may obtain this affidavit from the GME website - <a href="http://gme.unchealthcare.org/">http://gme.unchealthcare.org/</a> and submit to the OGME office.
<b><u>Dental Implants</u></b>	Dental implants to replace natural teeth lost while covered under plan, rarely covered by insurance, are now covered by MetLife.
<b><u>Visions Savings Eyecare Program</u></b>	<p>Automatic enrollment in the VSEP with enrollment in the Dental plan. This is a discount program at VSEP providers including LensCrafters, Pearl Vision, Sears Optical, JCPenney Optical, Target Optical and others Saving between 10% and 50% on frames, lenses, contact lenses and eyecare accessories and \$5 to \$10 off eye examinations. For a list of participating provider in your area visit <a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a> or call <b>1-800-GET-Met 8</b></p> <p><b>Group Number 9238205</b></p>