

# Tulane University – Plan Summary

With a MetLife Dental Insurance plan, your acceptance is guaranteed.

- **100% coverage** for preventive care for in-network exams, cleanings and X-rays<sup>1</sup>
- **Freedom to visit any dentist** you want whether they are in the MetLife network or not<sup>2</sup>
- **Typical savings of 35% - 50%** on covered services when you use a participating dentist<sup>3</sup>

## Eligibility

Current student at the time of enrollment

## Plan Benefits

Network: PDP Plus<sup>§</sup>

Coverage Type	In-Network % of Negotiated Fee*	Out-of-Network % of MAC**
<b>Type A: Preventive</b> (cleanings, exams, Bitewing & Periapical X-rays) No waiting period	100%	100%
<b>Type B: Basic Restorative</b> (fillings, extractions) No waiting period	80%	80%
<b>Type C: Major Restorative</b> (root canal, crowns) No waiting Period	50%	50%
<b>Deductible†</b>		
<b>Individual</b> (per calendar year)	\$50	\$50
<b>Family</b> (per calendar year)	\$150	\$150
<b>Annual Maximum Benefit (applies to A, B &amp; C)</b>		
Per Person	\$1,000	\$1,000

**Child(ren)'s eligibility** for dental coverage is from birth up to the end of the plan year the child turns age 26.

<sup>§</sup>Group dental plans featuring the Preferred Dentist Program are provided by Metropolitan Life Insurance Company, New York, NY.

\*Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for certain services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change. Negotiated fees do not apply to non-covered services in states that prohibit limitations for services not covered under a plan. Participating providers in these states may charge their non-negotiated fees for non-covered services.

**\*\*Maximum Allowable Charge:** The out-of-network Maximum Allowable Charge is equal to the in-network negotiated fee. Payment for out-of-network services is based on the lesser of the dentist's actual fee or the Maximum Allowable Charge (MAC). The out-of-network Maximum Allowable Charge is a scheduled amount determined by MetLife.

†Applies only to Type B and C Services.

## **Covered Services**

### **Type A: Preventive**

- Prophylaxis (cleanings) - Two per 12-month period
- Oral Examinations - Two exams per 12-month period
- Topical Fluoride Applications - One fluoride treatment per 12-month period for dependent children up to their 14<sup>th</sup> birthday
- X-rays – Bitewings X-rays; one set for adults and dependent children up to their 19<sup>th</sup> birthday in 12 months.
- Space Maintainers - Space maintainers for dependent children up to their 14<sup>th</sup> birthday Once per lifetime
- Sealants - One application of sealant material every 60 months for each non-restored, non-decayed 1<sup>st</sup> and 2<sup>nd</sup> molar of a dependent child up to their 16<sup>th</sup> birthday
- Periapical X-Rays

### **Type B: Basic Restorative**

- Full mouth X-rays; once in 60 months
- Fillings, initial placement – one replacement per surface in 24 months.
- Simple Extractions
- Oral Surgery
- Periodontics –
  - Total number of periodontal maintenance treatments and prophylaxis cannot exceed two treatments in a 12- month period, less the number of teeth cleanings received during such 12-month period

### **Type C: Major Restorative**


- Crown, Denture, and Bridge Repair/Recementations – once in a 12 month period
- Bridges and Dentures
  - Initial placement to replace one or more natural teeth, which are lost while covered by the plan
  - Dentures and bridgework replacement; one every 84 months
- Crowns, Inlays and Onlays - Replacement once every 84 months
- Endodontics - Root canal treatment limited to once per tooth per lifetime
- Periodontics-
  - Periodontal scaling and root planning once per quadrant, every 24 months
  - Periodontal surgery once per quadrant, every 36 months
- Occlusal Guards / Bruxism Appliances



## Exclusions

This plan does not cover the following services, treatments and supplies:

- Services which are not Dentally Necessary, those which do not meet generally accepted standards of care for treating the particular dental condition, or which we deem experimental in nature;
- Services for which covered person would not be required to pay in the absence of Dental Insurance;
- Services or supplies received by a covered person before the Dental Insurance starts for that person;
- Services which are primarily cosmetic (for Texas residents, see notice page section in Certificate);
- Services which are neither performed nor prescribed by a Dentist except for those services of a licensed dental hygienist which are supervised and billed by a Dentist and which are for:
  - Scaling and polishing of teeth; or
  - Fluoride treatments;
- Services or appliances which restore or alter occlusion or vertical dimension;
- Restoration of tooth structure damaged by attrition, abrasion or erosion unless caused by a disease;
- Restorations or appliances used for the purpose of periodontal splinting;
- Counseling or instruction about oral hygiene, plaque control, nutrition and tobacco;
- Personal supplies or devices including, but not limited to: waterpicks, toothbrushes, or dental floss;
- Decoration, personalization or inscription of any tooth, device, appliance, crown or other dental work;
- Missed appointments;
- Services:
  - Covered under any workers' compensation or occupational disease law;
  - Covered under any employer liability law;
  - For which the policyholder of the person receiving such services is required to pay; or
  - Received at a facility maintained by the policyholder, labor union, mutual benefit association, or VA hospital;
- Services covered under other coverage provided by the policyholder;
- Temporary or provisional restorations;
- Temporary or provisional appliances;
- Prescription drugs;
- Services for which the submitted documentation indicates a poor prognosis;
- The following when charged by the Dentist on a separate basis:
  - Claim form completion;
  - Infection control such as gloves, masks, and sterilization of supplies; or
  - Local anesthesia, non-intravenous conscious sedation or analgesia such as nitrous oxide.
- Dental services arising out of accidental injury to the teeth and supporting structures, except for injuries to the teeth due to chewing or biting of food;
- Caries susceptibility tests;

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- Initial installation of a fixed and permanent Denture to replace one or more natural teeth which were missing before such person was insured for Dental Insurance, except for congenitally missing natural teeth;
  - Other fixed Denture prosthetic services not described elsewhere in the certificate;
  - Precision attachments associated with fixed and removable prostheses;
  - Addition of teeth to a partial removable Denture to replace one or more natural teeth which were missing before such person was insured for Dental Insurance, except for congenitally missing natural teeth;
  - Adjustment of a Denture made within 6 months after installation by the same Dentist who installed it;
  - Implants including, but not limited to any related surgery, placement, restorations, maintenance, and removal;
  - Repair of implants;
  - Implants supported prosthetics to replace one or more natural teeth which were missing before such person was insured for Dental Insurance, except for congenitally missing natural teeth;
  - Fixed and removable appliances for correction of harmful habits;
  - Diagnosis and treatment of temporomandibular joint (TMJ) disorders. This exclusion does not apply to residents of New Mexico.
  - Repair or replacement of an orthodontic device;
  - Services, to the extent such services, or benefits for such services, are available under a government plan. This exclusion will apply whether or not the person receiving the services is enrolled for the government plan. We will not exclude payment of benefits for such services if the government plan requires that Dental Insurance under the group policy be paid first.
  - Duplicate prosthetic devices or appliances;
  - Replacement of a lost or stolen appliance, Cast Restoration, or Denture; and
  - Intra and extraoral photographic images.

## Limitations

**Alternate Benefits:** Where two or more professionally acceptable dental treatments for a dental condition exist, reimbursement is based on the least costly treatment alternative. If you and your dentist have agreed on a treatment that is more costly than the treatment upon which the plan benefit is based, you will be responsible for any additional payment responsibility. To avoid any misunderstandings, we suggest you discuss treatment options with your dentist before services are rendered, and obtain a pre-treatment estimate of benefits prior to receiving certain high cost services such as crowns, bridges or dentures. You and your dentist will each receive an Explanation of Benefits (EOB) outlining the services provided, your plan's reimbursement for those services, and your out-of-pocket expense. Actual payments may vary from the pretreatment estimate depending upon annual maximums, plan frequency limits, deductibles and other limits applicable at time of payment.

**Cancellation/Termination of Benefits:** Coverage is provided under a group insurance policy (Policy form GPNP15-2T / GCERT2015-DENTAL) issued by MetLife. Coverage terminates when your membership ceases, the participating association ceases to participate in the trust, insurance ceases for your class, when your dental contributions cease or upon termination of the group policy by the Policyholder or MetLife. The group policy terminates for non-payment of premium and may terminate if participation requirements are not met or if the Policyholder fails to perform any obligations under the policy. The following services that are in progress while coverage is in effect will be paid after the coverage ends, if the applicable installment or the treatment is finished within 31 days after individual termination of coverage: Completion of a prosthetic device, crown or root canal therapy.

1. Preventive services (Type A) are 100% covered when you visit an in-network participating dentist. Subject to frequency limitations.
2. Your out-of-pocket costs may be greater when you visit a dentist who does not participate in the MetLife network.
3. Based on MetLife data. Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for certain services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change. Negotiated fees do not apply to non-covered services in states that prohibit limitations for services not covered under a plan. Participating providers in these states may charge their non-negotiated fees for non-covered services.. Savings from enrolling in a dental benefits plan will depend on various factors, including the cost of the plan, how often participants visit a dentist and the cost of services rendered.

Coverage may not be available in all states. Please contact the Third Party Administrator, HUB International Group at 1-847-247-8811 for more information.

Rates may be changed on the entire group plan or on a class basis and on any premium due date on which benefits are changed. A class is a group of people defined in the group policy. Benefits are subject to change upon agreement between Metropolitan Life Insurance Company and the participating organization.

The association and/or the plan administrator incurs costs in connection with providing oversight and administrative support for this sponsored plan. To provide and maintain this valuable membership benefit, MetLife may compensate the association and/or the plan administrator for these and/or other costs.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. You may be financially responsible for copayments, deductibles, or any other amounts in excess of those MetLife is required to pay for covered services as described in your dental certificate and/or policy. Please contact the Third Party Administrator, HUB International Group at 1-847-247-8811 for costs and complete details.

Policy form GPNP15-2T

Certificate form GCERT2015-DENTAL

Policy number 268830-1-G

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Navigating life together