



# CCSD Dental Plan

## *What it's all about*

**What Is It For?** To keep your teeth healthy! CCSD offers three plan choices depending on your dental needs:

- **Premium Plan:** Pays 100% of Preventive care (such as cleanings), 80% of basic services (like fillings, simple extractions, root canals, and periodontia), and 50% of major services (like crowns, bridges and dentures) to an annual maximum of \$2,000 per person.

Orthodontia expenses are covered for both children and adults to a separate lifetime maximum of \$2,000. You may use any dentist in this plan but save using a network dentist.

- **Network Plan:** Same benefits as the Premium plan but you must use a MetLife network dentist.

- **Economy Plan:** Pays 100% of Preventive care (such as cleanings), 60% of basic services (like fillings, simple extractions, root canals, and periodontia), and 50% of major services (like crowns, bridges and dentures) to an annual maximum of \$1,000 per person.

Orthodontia expenses are covered for children only to a separate lifetime maximum of \$1,000. You may use any dentist in this plan but save using a network dentist.

Plan Pays...	Premium & Network Plans	Economy Plan
<b>Preventive Care</b>	100%	100%
<b>Deductible</b> (applies to basic and major services)	\$50	\$25
<b>Basic Services</b>	80%	60%
<b>Major Services</b>	50%	50%
<b>Max Benefit</b>	\$2,000	\$1,000
<b>Orthodontia (lifetime)</b>	\$2,000	\$1,000

## *Plan Rules & Limitations*

Remember, if you decide that you want this coverage after rejecting coverage as a new hire, you will be subjected to late entrant penalties.

Late enrollment penalty: Benefits are payable for Preventive Services only up for the first 12 months.

Definition of a Dependent child: up to age 26, regardless of marital or student status.

Review the Plan documents for the complete set of rules and limitations that apply to this coverage.

To find MetLife network dentists, go to [www.clarke.k12.ga.us](http://www.clarke.k12.ga.us), Hover over "Departments & Services", select "Human Resources and Information Support Services", then "Employee Benefits" from the menu on the left. Click Dental, then the link to review the MetLife network.