

DENTAL PLAN

ACTIVE EMPLOYEES

Harvard’s dental plan covers preventive, basic, restorative, major, and orthodontic services. Harvard offers dental benefits to eligible employees and dependents through the MetLife Dental PDP Plus plan, a dental PPO. You can review the plan features below and on the [MetLife Harvard Microsite](#).

When you see a dentist in MetLife’s PDP Plus network, there is no balance billing for in-network dentists, meaning you cannot be billed for the difference between your dentist’s rate and MetLife Dental’s negotiated rate. Non-participating (out-of-network) dentists may balance bill. MetLife will reimburse up to the 99th percentile of reasonable and customary rates for non-participating dentists. You may be responsible for the difference if the provider bills above the 99th percentile.

Our innovative plan design gives you extra protection if you experience high costs that exceed the basic annual maximum of \$3,000. If you are enrolled in the dental plan and you reach your Level 1 maximum of \$3,000 in eligible expenses in a calendar year, you will automatically receive Level 2 coverage, as described below.

OVERVIEW OF DENTAL BENEFITS & COVERED SERVICES	
Level 1 Annual Deductible	<ul style="list-style-type: none"> No deductible for diagnostic and preventive services and covered orthodontic services \$50 per covered person for all other services; maximum \$150 per family
Level 1 Maximum Annual Benefits	<ul style="list-style-type: none"> \$3,000 per person
Once a participant reaches the Level 1 maximum, Level 2 coverage begins	
Level 2 Annual Deductible	<ul style="list-style-type: none"> No deductible for diagnostic and preventive services \$500 per person for all other services
Level 2 Maximum Annual Benefits	<ul style="list-style-type: none"> None
Service	Your Cost
Preventive Care – cleanings & x-rays	Covered in full
Basic Restorative Services	25% of usual & customary, after deductible
Periodontics, Endodontics, Root Canal, & Oral Surgery	25% of usual & customary, after deductible
Major Restorative Services	25% of usual & customary, after deductible
Orthodontia	50% of usual & customary, no deductible <ul style="list-style-type: none"> Up to \$2,000 lifetime maximum benefit per person for faculty and nonunion staff Up to \$1,500 lifetime maximum benefit per person for employees covered by a union