



GROUP DENTAL INSURANCE

Maintaining a healthy smile is important to your overall health, but regular trips to the dentist can be costly. NSPE Group Dental Insurance helps keep your budget in check. Our plan covers both preventive and emergency services, ensuring your smile stays bright year after year.

Why Choose NSPE Group Dental Insurance?

NSPE Group Dental Insurance can provide real value for your dollar.

With NSPE, you'll have:

- **Choices:** You'll have access to thousands of dentists and specialists located throughout the country.
- **Quality:** Each participating dentist has gone through a rigorous and ongoing review and selection process.¹
- **Freedom:** You can choose the dentist you want, regardless of whether he or she is inside or outside of our network.
- **Efficiency:** In 2016, 90% of all dental claims were processed in three business days.²
- **Savings:** Our negotiated fees³ are typically 30-45% less than average fees⁴ for the same or similar services charged by dentists in your area.⁵

¹Certain providers may participate with MetLife through an agreement that MetLife has with a vendor. Providers available through a vendor are subject to the vendors credentialing process and requirements, not MetLife's. If you should have any questions, contact MetLife Customer Service.

²MetLife data as of year-end 2017

³Negotiated fees refers to the fees that in-network dentists have agreed to accept as payment in full for covered services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

⁴Based on internal analysis by MetLife. Savings from enrolling in a dental plan will depend on various factors, including how often participants visit the dentist and the costs for services rendered.

⁵Out-of-pocket costs may be greater if you visit a dentist who does not participate in the network.

How Does the Plan Work?

The NSPE Group Dental Insurance plan provides benefits for preventive care and most forms of emergency and specialty dental treatment. You can choose between the High Plan or the Low Plan, depending on your specific needs and budget. Details of each option are outlined below.

Certain providers may participate with MetLife through an agreement that MetLife has with a vendor. Providers available through a vendor are subject to the vendors credentialing process and requirements, not MetLife's. If you should have any questions, contact MetLife Customer Service.

Low Plan

Annual Maximums

You and your covered spouse and dependents are entitled to receive up to \$1,000 each in dental benefits in any calendar year after the cash deductible is satisfied.

Deductibles

For Type B (basic) and Type C (major) services, an annual deductible of \$75 is required for individual coverage. For family coverage, the annual deductible is \$225. For Type A (preventive) services, the deductible is waived.

Reimbursement

You and your covered dependents will receive reimbursement for dental services according to the following guidelines:

- Type A (preventive): 80%
- Type B (basic): 60%
- Type C (major): 50%

The reimbursement schedule for dental services is the same, regardless of whether you choose an in-network or out-of-network dentist. However, your out-of-pocket costs may be higher with an out-of-network dentist. Out-of-network dentists have not agreed to accept negotiated fees, which are typically 30-45% less than the average fees⁴ charged in a dentist's community for the same or similar services.

High Plan

Annual Maximums

You and your covered dependents are entitled to receive up to \$2,000 each in dental benefits in any calendar year after the cash deductible is satisfied.

Deductibles

For Type B (basic) and Type C (major) services, an annual deductible of \$50 is required for individual coverage. For family coverage, the annual deductible is \$150. For Type A (preventive) services, the deductible is waived.



Protecting Your Priorities and Principles

Reimbursement

You and your covered dependents will receive reimbursement for dental services according to the following guidelines:

- Type A (preventive): 100%
- Type B (basic): 80%
- Type C (major): 40%

The reimbursement schedule for dental services is the same, regardless of whether you choose an in-network or out-of-network dentist. However, your out-of-pocket costs may be higher with an out-of-network dentist. Out-of-network dentists have not agreed to accept negotiated fees, which are typically 30–45% less than the average fees⁴ changed in a dentist's community for the same or similar services.

What Services Does the Plan Cover?

Both the High Plan and the Low Plan cover preventive, basic, and major dental services. Specific services covered under each plan are outlined below. This brochure presents the majority of services within each category, but is not a complete description of the plan.

Preventive Services – Type A

- **Prophylaxis (regular cleanings):** Two per calendar year, separated by 6 months
- **Oral examinations:** Two exams per calendar year, separated by 6 months
- **Examinations – problem focused:** Combined with examinations limit
- **Topical fluoride applications:** One fluoride treatment per 12 months for dependent children up to age 14
- **Periodontics:** Total number of periodontal maintenance treatments and prophylaxis (regular cleanings) cannot exceed two treatments in a calendar year, separated by 6 months
- **Full mouth x-rays:** Once every 60 months
- **Bitewing x-rays:** One set per 12 months for adults; two sets per calendar year for children under age 19, separated by 6 months
- **Space maintainers:** 1 per lifetime for a child under age 14

Basic Services – Type B

- **Fillings:** 1 replacement per surface in 24 months
- **General anesthesia:** When dentally necessary in connection with oral surgery, extractions, or other covered dental services
- **Resin composite fillings:** Excludes coverage for composite fillings on molars
- **Simple extractions**
- **Oral surgery**
- **Sealants:** One application every 3 years for each non-restored, non-decayed 1st and 2nd molar of a dependent child under age 16

Major Services – Type C

- **Implant services/prosthetics:** 1 per tooth every 7 years
- **Implant repairs:** 1 per tooth in 12 months
- **Bridges and dentures:** Initial placement to replace one or more natural teeth, which are lost while covered by the plan

- **Periodontal surgery:** Once per quadrant, every 36 months
- **Endodontics:** Root canal treatment limited to once per tooth per 24 months
- **Periodontics:** Periodontal scaling and root planing once per quadrant, every 24 months
- **Bridges and dentures – replacements:** Once every 7 calendar years; replacement of an existing temporary full denture if the temporary denture cannot be repaired and the permanent denture is installed within 12 months after the temporary denture was installed
- **Crown, denture, and bridge repair/replacements:** Once every 24 months
- **Crowns, inlays, and onlays:** Replacement once per tooth every 5 calendar years
- **Consultations:** 2 in 12 months
- **Occlusal adjustments:** 1 in 12 months

Is Orthodontia a Covered Service?

Your children, up to age 19, are covered for orthodontic diagnostics and treatment under the High Plan at a 50% reimbursement rate. The lifetime maximum is \$1,000. Orthodontia is not covered under the Low Plan.

What Does the Plan Cost?

The NSPE Group Dental Insurance plan offers a High Plan and a Low Plan, depending on your specific needs and budget. Refer to the Area Table to determine the area and rate that applies to you.

Low Plan Rate Summary*

Coverage	Member Only	Member & Spouse	Member & Child	Entire Family
Area 1	\$36.08	\$68.70	\$72.93	\$115.72
Area 2	\$39.18	\$75.03	\$79.63	\$129.80
Area 3	\$43.83	\$89.25	\$94.72	\$142.11
Area 4	\$46.94	\$95.57	\$101.44	\$154.44
Area 5	\$48.49	\$98.72	\$104.78	\$165.44
Area 6	\$51.59	\$105.44	\$111.91	\$177.75

*Rates are subject to change.

High Plan Rate Summary*

Coverage	Member Only	Member & Spouse	Member & Child	Entire Family
Area 1	\$50.21	\$102.93	\$109.27	\$167.18
Area 2	\$56.27	\$119.43	\$126.77	\$199.17
Area 3	\$68.37	\$136.84	\$145.26	\$226.68
Area 4	\$72.26	\$147.09	\$156.14	\$248.13
Area 5	\$77.14	\$157.05	\$166.71	\$263.20
Area 6	\$83.20	\$170.72	\$181.24	\$284.27

*Rates are subject to change.

GROUP DENTAL INSURANCE

Who Is Eligible for Coverage?

As a member of NSPE, you and your lawful spouse and eligible dependents may enroll for coverage. Eligible dependents include children age 26 or younger. You and your eligible spouse and dependents must reside in the United States.

When Does Coverage Begin?

Your dental coverage will become effective following receipt of your enrollment form and first premium payment.

When Does Coverage End?

Your dental coverage will remain in effect unless you cease to be a member of NSPE, you fail to pay the appropriate premium when due, or the group policy is discontinued. Coverage for dependents will end at age 26.

How Will I Receive Payments?

For services provided by an in-network dentist, benefits will be paid directly to the dentist. For services provided by an out-of-network dentist, you can request that benefits be paid either directly to your dentist or directly to you. Claims are payable immediately from the start date of your coverage.

How Do I Enroll?

To apply for NSPE Group Dental Insurance, go to nspeinsurance.com/dental, and download the enrollment form. Mail your completed and signed enrollment form, along with your payment, to:

**NSPE Member Insurance Program
Plan Administrator
PO Box 3930
Peoria, IL 61612-9806**

Certificate of Insurance

This brochure is only a brief description of the principal provisions and features of the NSPE Group Dental Insurance plan. The complete terms and conditions are set forth in the group policy issued by MetLife.

When you become insured, you will be sent a Certificate of Insurance summarizing your benefits under the plan. In the event of any conflict or inconsistency between the information in this brochure and the information contained in the underlying plan documents, the plan documents will in all respects control and govern. If any provision is not explained or is only partially explained, your rights will always be determined under the provisions of the underlying plan documents. Insurance coverage and availability may vary by state.

Questions?

We're here to help. Contact an NSPE Group Dental Insurance representative at **800.438.2366**.

Exclusions

No benefits will be paid for the following:

- 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 you would not be required to pay in the absence of dental insurance
- Services or supplies received by you or your dependent before the dental insurance starts for that person
- Services which are primarily cosmetic (for Texas residents, see notice page section in Certificate of Insurance)
- 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
- 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: water picks, 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 Association liability law;
 - For which the Association of the person receiving such services is not 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
- 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
- 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
- Carries susceptibility tests
- 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, except when the precision attachment is related to implant prosthetics
- Adjustment of a denture made within 6 months after installation by the same dentist who installed it
- Duplicate prosthetic devices or appliances
- Replacement of a lost or stolen appliance, cast restoration, or denture
- Intra- and extra-oral photographic images
- Fixed and removable appliances for correction of harmful habits
- Appliances or treatment for bruxism (grinding teeth), including but not limited to occlusal guards and night guards
- Diagnosis and treatment of temporomandibular joint (TMJ) disorders. This exclusion does not apply to residents of Minnesota
- Orthodontia services or appliances
- Repair or replacement of an orthodontic appliance
- Initial installation of a full or 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
- 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
- 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

GROUP DENTAL INSURANCE

Area Table

State	Area	First 3 Digits of Zip Code
Alabama	1	350-354, 362-364, 367-369
	2	355-361, 365-366
Arizona	2	850-857
	3	859-865
Arkansas	2	
California	2	923-925
	3	900, 905-922, 926-938, 952-953, 955-961
	4	901-904, 939, 945-946, 948, 950-951
	5	940-944, 947, 949, 954
Colorado	3	
Connecticut	4	
Delaware	4	197, 199
	5	198
D.C.	3	
Florida	2	320-322, 325-329, 334-338, 342-349
	3	323-324, 333, 339-341
	4	330-332
Georgia	2	306-310, 312, 319
	3	300-305, 311, 313-318, 398
Hawaii	3	
Illinois	1	624, 628-629
	2	609-623, 625-627
	3	600-608
Indiana	1	471, 475
	2	460-462, 465-470, 472-474, 476-479
	3	463-464
Iowa	1	508-510, 512-516
	2	500-507, 520-528
	3	511
Kansas	2	
Kentucky	1	400-404, 406-409, 411-419, 425-427
	2	405, 410, 420-424
Massachusetts	3	010, 012-013
	4	011, 014-027
Michigan	2	486
	3	480-485, 487-499
Minnesota	3	
Mississippi	2	
Missouri	1	645
	2	630-644, 646-651, 653-659
	3	652
State	Area	First 3 Digits of Zip Code

Nebraska	1	680-684, 689-690
	2	685-688, 691-693
Nevada	2	889-891
	4	893-898
New Jersey	2	071-072
	3	070, 073, 077, 080-087
	4	074-076, 078-079, 088-089
New Mexico	3	
New York	2	104, 124-129, 133-136, 142
	3	103, 109-110, 115, 117-123, 130-132, 137-141, 143-149
	4	063, 105-108, 111-114, 116
	6	100-102
North Carolina	3	270-281, 283-289
	4	282
North Dakota	3	
Ohio	2	430-435, 437-459
	3	436
Oklahoma	2	731, 735-749
	3	730, 734
Pennsylvania	1	150-156, 159-161, 163-164, 171-172, 185, 187
	2	157-158, 162, 165-168, 170, 173-176, 180-184, 186, 188, 190-192
	3	169, 177-179, 189, 193-196
Puerto Rico	1	
Rhode Island	3	
South Carolina	3	
Tennessee	2	
Texas	1	782
	2	754-759, 764-769, 773-774, 776-781, 783-785, 788-789, 794-799
	3	750-753, 760-763, 770-772, 775, 786-787, 790-793, 885
Utah	1	
Vermont	4	
Virginia	2	230-246
	3	201, 220-229
Virgin Islands	3	
West Virginia	2	
Wisconsin	3	
Wyoming	2	

Policy Form: GPNP99-TRUST (7/10)



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