Dental Benefits
Savings, flexibility and service for healthier smiles.

Overview of Benefits for: Wabash College

Network: PDP Plus

The Preferred Dentist Program was designed to help you get the dental care you need and help lower your costs. You get benefits for a wide range of covered services—both in and out of the network. The goal is to deliver affordable protection for a healthier smile and a healthier you.

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>% of Negotiated Fee</td>
<td>% of R&amp;C Fee</td>
</tr>
<tr>
<td>Type A - Preventive</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Type B - Basic Restorative</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Type C - Major Restorative</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Type D - Orthodontia</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Deductible: Per Individual</td>
<td>$50</td>
<td>$50</td>
</tr>
<tr>
<td></td>
<td>Applies to Type B &amp; C services only</td>
<td>Applies to Type B &amp; (services only)</td>
</tr>
<tr>
<td>Deductible: Per Family</td>
<td>$150</td>
<td>$150</td>
</tr>
<tr>
<td></td>
<td>Applies to Type B &amp; C services only</td>
<td>Applies to Type B &amp; (services only)</td>
</tr>
</tbody>
</table>

Annual Maximum Benefits:
Per Individual: $1750
Orthodontia Lifetime Maximum:
Per Individual: $1000
Ortho applies to Adult & Child (Up to age 26)

Dependent Age: Eligible for benefits until the day that he or she turns 26.

1. The Reasonable and Customary charge is based on the lowest of the: "Actual Charge" (the dentist's actual charge); or "Usual Charge" (the dentist's usual charge for the same or similar services); or "Customary Charge" (the 90th Percentile charge of most dentists in the same geographic area for the same or similar services as determined by Metlife).

Understanding Your Dental Plans

The Preferred Dentist Program is designed to provide the dental coverage you need with the features you want. Like the freedom to visit the dentist of your choice—in or out of the network.

Plan benefits for in-network services are based on the percentage of the negotiated fee—the fee that participating dentists have agreed to accept as payment in full.

Plan benefits for out-of-network services are based on the percentage of the Reasonable and Customary (R&C) charges. If you choose a dentist who does not participate in the network, your out-of-pocket expenses may be more, since you will be responsible for paying any difference between the dentist's fee and your plan's payment for the approved service.

Once you're enrolled you may take advantage of online self-service capabilities with MyBenefits.

- Check the status of your claims
- Locate a participating dentist
- Access Metlife’s Oral Health Library
- Elect to view your Explanation of Benefits online

To register, just go to www.metlife.com/mybenefits and follow the easy registration instructions.
**Important Enrollment Information**

**Benefits Plan Effective Date:** Please see the enclosed cover sheet for specifics on your Plan's effective date.

**Important Enrollment Provisions:**

If Timely Request Is Made - A timely request for Personal Dental Expense Benefits is one that is made on or prior to the date thirty-one days after your Personal Benefits Eligibility Date.

If Late Request Is Made - If a request is not a timely request, it is a late request. If you make a late request for Personal Dental Expense Benefits, your Personal Dental Expense Benefits will become effective after you satisfy the waiting period(s) shown below. The waiting period begins on the date of your request.

- Preventive Services..................................No waiting period
- Basic Restorative Services (Fillings)..............6 month waiting period
- Basic - All Other Services.............................12 month waiting period
- Major Services.........................................24 month waiting period.
- Orthodontic Services................................24 month waiting period.

You may only enroll for Dental Expense Benefits within 31 days of your Personal Benefits Eligibility Date, or if you have a Qualifying Event or during the Plan's Annual Open Enrollment Period.

**Qualifying Event:**

Request to be covered, or to change your coverage, upon a Qualifying Event

If there is a Qualifying Event you may request to be covered, or to change your coverage, for Personal Dental Expense Benefits only within 31 days of a Qualifying Event. Such a request will not be a late request. Except for marriage or the birth or adoption of a child, you must give us proof of prior dental coverage under your spouse's plan if you are requesting coverage under this Plan because of a loss of the prior dental coverage. If you make a request to be covered for Personal Dental Expense Benefits or a request for change(s) in Personal Dental Expense Benefits within thirty-one days of a Qualifying Event, your Personal Dental Expense Benefits or the change(s) in Personal Dental Expense Benefits will become effective on the first day of the month following the date of your request, subject to the Active Work Requirement, and provided that the change in coverage is consistent with your new family status.
### Selected Covered Services and Frequency Limitations

<table>
<thead>
<tr>
<th>Type A - Preventive</th>
<th>How Many / How Often</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Prophylaxis-Cleanings</td>
<td>2 in 1 year.</td>
</tr>
<tr>
<td>- Oral Examinations</td>
<td>2 in 1 year.</td>
</tr>
<tr>
<td>- Topical Fluoride Applications</td>
<td>1 in 1 year for children up to 15th birthday.</td>
</tr>
<tr>
<td>- BiteW/M X-Rays (Adult/Child)</td>
<td>1 in 12 months to 14th birthday.</td>
</tr>
<tr>
<td>- Space maintainers</td>
<td>Children up to 15th birthday. Limited to 1 per lifetime per area.</td>
</tr>
<tr>
<td>- Sealants</td>
<td>1 per tooth in Lifetime (per permanent 1st &amp; 2nd non-restored molar) children up to 15th birthday.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type B - Basic Restorative</th>
<th>How Many / How Often</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Problem Focused Examinations</td>
<td>2 in 1 year.</td>
</tr>
<tr>
<td>- Full Mouth X-Rays</td>
<td>1 in 60 months.</td>
</tr>
<tr>
<td>- Repairs</td>
<td>1 per tooth in 24 months.</td>
</tr>
<tr>
<td>- General Anesthesia</td>
<td>For oral surgery, extractions or other covered services.</td>
</tr>
<tr>
<td>- Oral Surgery (Simple Extractions)</td>
<td></td>
</tr>
<tr>
<td>- Oral Surgery (Surgical Extractions)</td>
<td></td>
</tr>
<tr>
<td>- Other Oral Surgery</td>
<td></td>
</tr>
<tr>
<td>- Periapical X-rays</td>
<td></td>
</tr>
<tr>
<td>- Periodontal Maintenance</td>
<td>2 in 1 year less the number of basic cleanings received.</td>
</tr>
<tr>
<td>- Amalgam &amp; Composite Fillings</td>
<td>1 per tooth surface in 24 months. Composite fillings covered on anterior teeth only.</td>
</tr>
<tr>
<td>- Emergency Palliative Treatment</td>
<td></td>
</tr>
<tr>
<td>- Prefabricated Stainless Steel &amp; Resin</td>
<td></td>
</tr>
<tr>
<td>Crowns</td>
<td>1 per tooth in 24 months.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type C - Major Restorative</th>
<th>How Many / How Often</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Endodontics-Root Canal</td>
<td>1 per tooth per lifetime.</td>
</tr>
<tr>
<td>- Periodontal Surgery</td>
<td>1 in 60 months per quadrant.</td>
</tr>
<tr>
<td>- Periodontal Sealing &amp; Root Planing</td>
<td>1 in 48 months per quadrant.</td>
</tr>
<tr>
<td>- Implants</td>
<td>Services: 1 per tooth in 10 years. Repairs: 1 per tooth in 10 years.</td>
</tr>
<tr>
<td>- Bridges</td>
<td>1 per tooth in 10 years.</td>
</tr>
<tr>
<td>- Dentures</td>
<td>1 per tooth in 10 years.</td>
</tr>
<tr>
<td>- Crowns/Inlays/Onlays</td>
<td>1 per tooth in 10 years.</td>
</tr>
<tr>
<td>- Consultations</td>
<td>1 in 12 months.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type D - Orthodontia</th>
<th>How Many / How Often</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Adults are covered. Dependent children are covered until the day they turn 26. Age limitations may vary by state. Please see your Plan description for complete details. In the event of a conflict with this summary, the terms of the certificate will govern.</td>
<td></td>
</tr>
<tr>
<td>- All procedures performed in connection with orthodontic treatment are payable as Orthodontia.</td>
<td></td>
</tr>
<tr>
<td>- Benefits for the initial placement will not exceed 20% of the Lifetime Maximum Benefit Amount for Orthodontia. Periodic follow-up visits will be payable on a monthly basis during the scheduled course of the orthodontic treatment. Allowable expenses for the initial placement, periodic follow-up visits and procedures performed in connection with the orthodontic treatment, are all subject to the Orthodontia coinsurance level and Lifetime Maximum Benefit Amount as defined in the Plan Summary.</td>
<td></td>
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<tr>
<td>- Orthodontic benefits end at cancellation of coverage.</td>
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</table>

The service categories and plan limitations shown in this document represent an overview of your plan benefits, but are not a complete description of the plan. Before making any purchase or enrollment decision you should review the certificate of insurance which is available through MetLife or your employer. In the event of a conflict between this overview and your certificate of insurance, your certificate of insurance governs. Like most group dental insurance policies, MetLife group policies contain certain exclusions, limitations and waiting periods and terms for keeping them in force. The certificate of insurance sets forth all plan terms and provisions, including all exclusions and limitations.

*Alternate Benefits: Your dental plan provides that if there are two or more professionally acceptable dental treatment alternatives for a dental condition, your plan bases reimbursement, and the associated procedure charge, on the least costly treatment alternative. If you receive a more costly treatment alternative, your dentist may charge you or your dependent for the difference between the cost of the service that was performed and the least costly treatment alternative.
Exclusions

We will not pay Dental Insurance benefits for charges incurred for:

1. 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;
2. Services for which You would not be required to pay in the absence of Dental Insurance;
3. Services or supplies received by You or Your Dependent before the Dental Insurance starts for that person;
4. Services which are primarily cosmetic (For residents of Texas, see notice page section in your certificate);
5. Services which are neither performed nor prescribed by a Dentist except those performed by a Dentist except 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.
For NY Sitused Groups, this exclusion does not apply.

6. Services or appliances which restore or alter occlusion or vertical dimension.
7. Restoration of tooth structure damaged by attrition, abrasion or erosion.
8. Restorations or appliances used for the purpose of periodontal splinting.
9. Counseling or instruction about oral hygiene, plaque control, nutrition and tobacco.
10. Personal supplies or devices including, but not limited to: water pick, toothbrush, or dental floss.
11. Decoration, personalization or inscription of any tooth, device, appliance, crown or other dental work.
12. Missed appointments.
13. Services
   - covered under any workers' compensation or occupational disease law;
   - covered under any employer liability law
   - for which the employer of the person receiving such services is not required to pay; or
   - received at a facility maintained by the Employer, labor union, mutual benefit association, or VA hospital.
For North Carolina and Virginia Sitused Groups, this exclusion does not apply.

14. Services paid under any workers' compensation, occupational disease or employer liability law as follows:
   - for persons who are covered in North Carolina for the treatment of an Occupational Injury or Sickness which are paid under the North Carolina Workers' Compensation Act only to the extent such services are the liability of the employee, employer or workers' compensation insurer according to a final adjudication under the North Carolina Workers' Compensation Act or an order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act;
   - or for persons who are not covered in North Carolina, services paid or payable under any workers' compensation or occupational disease law.
This exclusion only applies for North Carolina Sitused Groups.

15. Services:
   - for which the employer of the person receiving such services is not required to pay; or
   - received at a facility maintained by the Employer, labor union, mutual benefit association, or VA hospital.
For North Carolina Sitused Groups, this exclusion does not apply.

16. Services covered under any workers' compensation, occupational disease or employer liability law for which the employee or Dependent received benefits under that law.
This exclusion only applies for Virginia Sitused Groups.

17. Services:
   - for which the employer of the person receiving such services is required to pay; or
   - received at a facility maintained by the Employer, labor union, mutual benefit association, or VA hospital.
For Virginia Sitused Groups, this exclusion does not apply.

18. Services covered under other coverage provided by the Employer.

19. Temporary or provisional restorations.

20. Temporary or provisional appliances.


22. Services for which the submitted documentation indicates a poor prognosis.

23. 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 anesthetics such as nitrous oxide.

24. Dental services arising out of accidental injury to the teeth and supporting structures, except for injuries to the teeth due to chewing or biting off food. For NY Sitused Groups, this exclusion does not apply.

25. Caries susceptibility tests.

26. 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.

27. Other fixed Denture prosthetic services not described elsewhere in this certificate.

28. Precision attachments, except when the precision attachment is related to implant prosthetics.

29. Initial installation or replacement 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.

30. 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.

31. Adjustment of a Denture made within 6 months after installation by the same Dentist who installed it.

32. Implants to replace one or more natural teeth which were missing before such person was insured for Dental Insurance, except for congenitally missing natural teeth.

33. 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.

34. Duplicate prosthetic devices or appliances.

35. Replacement of a lost or stolen appliance, Cast Restoration, or Denture.

36. Intra and extraoral photographic images.

37. Services or supplies furnished as a result of a referral prohibited by Section 1-302 of the Maryland Health Occupations Article.

A prohibited referral one in which a Health Care Practitioner refers You to a Health Care Entity in which the Health Care Practitioner or Health Care Practitioner's immediate family or both own a Beneficial Interest or have a Compensation Agreement. For the purposes of this exclusion, the terms "Referral", "Health Care Practitioner", "Health Care Entity", "Beneficial Interest" and "Compensation Agreement" have the same meaning as provided in Section 1-301 of the Maryland Health Occupations Article.

This exclusion only applies for Maryland Sitused Groups.

38. Fixed and removable appliances for correction of harmful habits.

39. Appliances or treatment for bruxism (grinding teeth), including but not limited to occlusal guards and night guards.

40. Diagnosis and treatment of temporomandibular joint (TMJ) disorders. This exclusion does not apply to residents of Minnesota.

1 Some of these exclusions may not apply. Please see your plan design and certificate for details.

Like most group dental insurance policies, Metlife group insurance policies contain certain exclusions, waiting periods, reductions and terms for keeping them in force. Please contact Metlife for details.
Common Questions... Important Answers

Who is a participating dentist?
A participating dentist is a general dentist or specialist who has agreed to accept negotiated fees as payment in full for services provided to plan members. Negotiated fees typically range from 15-45% below the average fees charged in a dentist's community for the same or substantially similar services.*
*Briefs on internal analysis by Metlife. Savings from enrolling in a dental benefits plan will depend on various factors, including how often members visit participating dentists and the cost for services rendered. Negotiated fees are subject to change. Negotiated fees for non-covered services may not apply in all states.

How do I find a participating dentist?
There are thousands of general dentists and specialists to choose from nationwide—so you are sure to find one who meets your needs. You can receive a list of these participating dentists online at www.metlife.com/mybenefits or call 800-ASK-4MET (800-275-4638) to have a list faxed or mailed to you.

What services are covered by my plan?
All services defined under your group dental benefits plan are covered. Please review the enclosed plan benefits to learn more.

Does the Preferred Dentist Program offer any discounts on non-covered services?
Negotiated fees may extend to services not covered under your plan and services received after your plan maximum has been met where permitted by applicable state law. If permitted, you may only be responsible for the negotiated fee.

May I choose a non-participating dentist?
Yes. You are always free to select the dentist of your choice. However, if you choose anon-participating dentist, your out-of-pocket costs may be higher. He or she hasn't agreed to accept negotiated fees. So you may be responsible for any difference in cost between the dentist's fee and your plan's benefit payment.

Can my dentist apply for participation in the network?
Yes. If your current dentist does not participate in the network and you would like to encourage him or her to apply, ask your dentist to visit www.metdental.com, or call 866-PDP-NTWK for an application. * The website and phone number are for use by dental professionals only.

How are claims processed?
Claims are submitted by your dentist. You should notify your dentist that you are enrolled in Metlife’s Preferred Dentist Program. Your dentist can easily verify information about your coverage through a toll-free automated Computer Voice Response system or online at www.metlife.com.

Can Metlife help me find a dentist outside of the U.S. if I am traveling?
Yes. Through international dental travel assistance services you can obtain a referral to a local dentist by calling 1-800-ASK-4MET (800-275-4638) to have a list faxed or mailed to you.

How can I learn about what dentists in my area charge for different procedures?
If you have MyBenefits, you can access the Dental Procedure Fee Tool. You can use the tool to look up average in- and out-of-network fees for dental services in your area. * You will find fees for services such as exams, cleanings, fillings, crowns, and more. Just log in at www.metlife.com/mybenefits.

Can Metlife help me find a dentist outside of the U.S. if I am traveling?
Yes. Through international dental travel assistance services you can obtain a referral to a local dentist by calling 1-800-ASK-4MET (800-275-4638).

Can I find out what my out-of-pocket expenses will be before receiving a service?
Yes. You can ask for a pretreatment estimate. Your general dentist or specialist usually sends Metlife a plan for your care and requests an estimate of benefits. The estimate helps you prepare for the cost of dental services. We recommend that you request a pre-treatment estimate for services in excess of $300. Simply have your dentist submit a request online at www.metdental.com or call 1-877-MET-DDS9. You and your dentist will receive a benefit estimate for most procedures while you are still in the office. Actual payments may vary depending upon plan maximums, deductibles, frequency limits, and other conditions at time of payment.

How do I find a participating dentist online?
You can receive a list of participating dentists online at www.metlife.com/mybenefits or call 1-800-ASK-4MET (800-275-4638). You may also be required to submit a list of participating dentists.

How can I learn about what services are covered under my plan?
All services defined under your group dental benefits plan are covered. Please review the enclosed plan benefits to learn more.

How do claims for dental services get billed?
Dentists may submit your claims for you, which means you have little or no paperwork. You can track your claims online, and even receive e-mail alerts when a claim has been processed. If you need a claim form, visit www.metlife.com/mybenefits or request one by calling 1-800-ASK-4MET (800-275-4638).

Can Metlife help me find a dentist outside of the U.S. if I am traveling?
Yes. Through international dental travel assistance services you can obtain a referral to a local dentist by calling 1-312-356-5970 (collect) when outside the U.S. to receive immediate care until you can see your dentist.* Coverage will be considered under your out-of-network benefits. ** Please remember to hold on to all receipts to submit a dental claim.

*Based on internal analysis by Metlife. Savings from enrolling in a dental benefits plan will depend on various factors, including how often members visit participating dentists and the cost for services rendered. Negotiated fees are subject to change. Negotiated fees for non-covered services may not apply in all states.

**Refer to your dental benefits plan summary for your out-of-network dental coverage.

How does Metlife coordinate benefits with other insurance plans?
Coordination of benefits provision in dental benefits plans and the related benefits plans are a set of rules that are followed when a patient is covered by more than one dental benefits plan.

Do I need an ID card?
No, you do not need to present an ID card to confirm that you are eligible. You should notify your dentist that you are enrolled in Metlife’s Preferred Dentist Program. Your dentist can easily verify information about your coverage through a toll-free automated Computer Voice Response system or online at www.metlife.com.

Do my dependents have to visit the same dentist that I select?
No, you and your dependents each have the freedom to choose any dentist.