



DENTAL INSURANCE



Protect your overall health by protecting your oral health

Maintaining the health of your teeth and gums gives you much more than an attractive smile. Research shows that oral health, preventative care, and regular dental visits are important to your overall health. In fact, gum disease has been linked to heart problems and can increase blood sugar, which can increase risk among diabetics.

BENEFITS

- Access to 146,000 dental professionals (in-network) nationwide
- Enjoy benefits as soon as your plan becomes active; no waiting periods
- Affordable access to quality care
- 100% coverage for preventive visits such as exams and cleanings

OPTIONS

- **Basic Dental**
 - Pays a benefit toward essential care such as an annual exam and cleaning, fillings, X-rays, and simple extractions. Fluoride and sealants covered for children under the age of 14.
- **Basic & Enhanced Dental**
 - Includes the Basic Dental option or you can choose to have Enhanced coverage. Enhanced Dental pays a higher benefit on fillings and extractions, even paying on procedures such as crowns, bridges, and orthodontics.
- **Voluntary Dental**
 - Pays a benefit toward essential care such as an annual exam and cleaning, fillings, X-rays, and simple extractions. Fluoride and sealants are covered for children under the age of 14. It also provides select enhanced services.

In partnership with



TYPES OF COVERAGE

Coverage levels under the plan options depend on the type of care you receive. The types of care are defined as follows:

Type A: Diagnostic and Preventative

Covered at 100% with waived deductible and includes regular dental check-ups and cleanings

Type B: Basic Services

Includes fillings, anesthesia, and non-surgical endodontic and periodontic care

Type C: Major Services

Not covered under the basic option, Type C includes surgical endodontic and periodontic care under the Voluntary option and pre-diagnostic tests (oral cancer screening)

Orthodontia

Enhanced and Voluntary options cover \$1,000 lifetime maximum per person for adults, their spouse, and children under the age of 18.



DENTAL NETWORK INFORMATION

Who can Participate?	Full-time (minimum 30 hours per week) employee of PCA church or related organization, living in the U.S.	
	All full-time staff must be enrolled in Basic and/or Enhanced Dental to qualify	If your ministry does not have 100% participation in the dental plan, your ministry can enroll you in our Voluntary plan
Start Date	Eligibility begins on the first day of the month following your date of hire for most employees	

PCA DENTAL PLANS

Benefits	Basic	Enhanced	Voluntary
	In-Network	In-Network	In-Network
Deductible (Type A)	Waived	Waived	Waived
Deductible (Type B)	\$50 Individual/ \$150 Family	\$50 Individual/ \$150 Family	\$50 Individual/ \$150 Family
Deductible (Type C)	N/A	\$50 Individual/ \$150 Family	\$50 Individual/ \$150 Family
Calendar Year Max (per Person)	\$1,000	\$2,500	\$2,500
Plan Benefit: Type A (Diagnostic & Preventative)	100%	100%	100%
Plan Benefit: Type B (Basic)	80%	90%	80%
Plan Benefit: Type C (Major)	Not Covered	50%	50%
Orthodontia	Not Covered	20% (Initial Placement) 50% (Ongoing Treatment)	50%
Ortho Lifetime Max.	N/A	\$1,000 per Person	\$1,000 per Person

SCHEDULE A CONSULTATION

Our Benefit Specialists are ready to help you enroll and to answer your questions. Schedule a call today at benefits@genevabenefits.org. To locate a participating dentist, call MetLife at 1-800-942-0854 or visit [Metlife.com/mybenefits](https://www.Metlife.com/mybenefits).