



Summary of Dental Benefits and Coverage Disclosure Matrix (SDBC)

Part I: GENERAL INFORMATION

Plan Name: SafeGuard Health Plans, Inc.
Type of Product Line: DHMO
Effective Date: Beginning on or after 10/18/2004

Name of Product: SG100
Plan Phone #: 800-880-1800
Plan Website: www.metlife.com

THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND WHAT YOU WILL PAY FOR COVERED SERVICES. THIS IS A SUMMARY ONLY AND DOES NOT INCLUDE THE PREMIUM COSTS OF THIS DENTAL BENEFITS PACKAGE. PLEASE CONSULT YOUR EVIDENCE OF COVERAGE AND DENTAL CONTRACT FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS. FOR MORE INFORMATION ABOUT YOUR COVERAGE, VISIT THE PLAN WEBSITE www.metlife.com OR CALL 800-880-1800.

THIS MATRIX IS NOT A GUARANTEE OF EXPENSES OR PAYMENT.

Part II: DEDUCTIBLES

Deductible	In-Network	Out-of-Network
Dental	None	None
Orthodontia	None	None

- **There is no deductible.**
- A **deductible** is the amount you are required to pay for covered dental services each plan year before the plan begins to pay for the cost of covered dental treatment.
- **In-network services** are dental care services provided by dentists or other licensed dental care providers that contract with your plan to provide dental services.
- **Out-of-network services** are dental care services provided by dentists or other licensed dental care providers that are not contracted with your plan.



Part III: MAXIMUMS PLAN WILL PAY

Maximums	In-Network	Out-of-Network
Annual Maximum	Not Applicable	Not Applicable
Lifetime or Annual Maximum for Orthodontia	Not applicable - Exclusions apply	Not Applicable

- **Annual maximum** is the maximum dollar amount your plan will pay toward the cost of dental care within a specific period of time, usually a consecutive 12-month or calendar year period. Not all services accrue to the annual maximum.
- **Lifetime maximum** means the maximum dollar amount your plan providing dental benefits will pay for the life of the enrollee. Lifetime maximums usually apply to specific services, such as orthodontic treatment.

Part IV: WAITING PERIODS

Waiting Periods: A waiting period is the amount of time that must pass before you are eligible to receive benefits or services for all or certain dental treatments. **Your dental benefit package does not include a waiting period.**

Part V: WHAT YOU WILL PAY

All copayments and coinsurance costs shown in this chart apply after your deductible has been met, if a deductible applies. The Common Dental Procedures fit into one of the following applicable categories: Preventive & Diagnostic, Basic or Major. The Benefit Limitations and Exclusions column includes common limitations and exclusions only. For a full list, see the full disclosure document referenced in the Benefit Limitations and Exclusions column.

Common Dental Procedures	Category	In-Network	Out-of-Network	Benefit Limitations and Exclusions
<i>Oral Exam</i>	Preventive & Diagnostic	\$0	Not Covered	Additional Exclusions and limitations apply. Refer to your Schedule of Benefits for a complete list.
<i>Bitewing X-ray</i>	Preventive & Diagnostic	\$0	Not Covered	



<i>Cleaning</i>	Preventive & Diagnostic	\$0	Not Covered	Limited to 2 per year unless medically necessary.
<i>Filling</i>	Basic	\$0	Not Covered	
<i>Extraction, Erupted Tooth or Exposed Root</i>	Basic	\$0	Not Covered	The removal of asymptomatic third molars is not a covered benefit unless pathology (disease) exists.
<i>Root Canal</i>	Basic	\$200	Not Covered	Your cost for endodontic procedures does not include the cost of the final restoration.
<i>Scaling and Root Planing</i>	Basic	\$25	Not Covered	
<i>Ceramic Crown</i>	Major	\$225	Not Covered	<ul style="list-style-type: none"> • Replacement limit 1 every 5 years. • An additional charge will be applied for any procedure using noble or high noble metal. • There is a \$75 Co-Payment per molar, for the use of porcelain.
<i>Removable Partial Denture</i>	Major	\$150	Not Covered	<ul style="list-style-type: none"> • Relines are limited to 1 every 24 months. • Includes up to 3 adjustments within 6 months of delivery. • Replacement limit 1 every 5 years. • Replacements will be a benefit only if the existing denture is unsatisfactory and cannot be made satisfactory.
<i>Erupted Tooth with Bone Removal</i>	Major	\$20	Not Covered	The removal of asymptomatic third molars is not a covered benefit unless pathology (disease) exists.
<i>Orthodontia</i>	Orthodontia	\$1450	Not Covered	<ul style="list-style-type: none"> • Plan benefits cover 24 months of usual and customary orthodontic treatment. • Retreatment of orthodontic cases is excluded.



Part VI: COVERAGE EXAMPLES

THESE EXAMPLES DO NOT REPRESENT A COST ESTIMATOR OR GUARANTEE OF PAYMENT. The examples provided represent commonly used services in the categories of Diagnostic and Preventive, Basic and Major Services for illustrative purposes and to compare this product to other dental products you may be considering. Your actual costs will likely be different from those shown in the chart below depending on the actual care you receive, the prices your providers charge and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and the summary of excluded services under the plan.

Dana Has a Dental Appointment with a New Dentist	Sam Needs a Tooth Filled	Maria Needs a Crown
New patient exam, x-rays (FMX) and cleaning	Resin-based composite – one surface, posterior	Crown – porcelain/ceramic substrate

Dana's Visit	Dana's Cost	Sam's Visit	Sam's Cost	Maria's Visit	Maria's Cost
Total Cost of Care	In-network: \$400 Out-of-network: \$550	Total Cost of Care	In-network: \$150 Out-of-network: \$200	Total Cost of Care	In-network: \$1,300 Out-of-network: \$1,750
Deductible	In-network: None Out-of-network: Not Applicable	Deductible	In-network: None Out-of-network: Not Applicable	Deductible	In-network: None Out-of-network: Not Applicable
Annual Maximum (Plan Will Pay)	In-network: Not Applicable Out-of-network: Not Applicable	Annual Maximum (Plan Will Pay)	In-network: Not Applicable Out-of-network: Not Applicable	Annual Maximum (Plan Will Pay)	In-network: Not Applicable Out-of-network: Not Applicable



Dana's Visit	Dana's Cost	Sam's Visit	Sam's Cost	Maria's Visit	Maria's Cost
Patient Cost (copayment or coinsurance)	In-network: \$0 Out-of-network: Not Covered	Patient Cost (copayment or coinsurance)	In-network: \$65 Out-of-network: Not Covered	Patient Cost (copayment or coinsurance)	In-network: \$225 Out-of-network: Not Covered
In this example, Dana would pay (includes copays/coinsurance and deductible, if applicable):	In-network: \$0 Out-of-network: \$550	In this example, Sam would pay (includes copays/coinsurance and deductible, if applicable):	In-network: \$65 Out-of-network: \$200	In this example, Maria would pay (includes copays/coinsurance and deductible, if applicable):	In-network: \$225 Out-of-network: \$1,750
Summary of what is not covered or subject to a limitation:	<ul style="list-style-type: none"> • Full-mouth X-rays: Once every three (3) years, unless medically necessary. • Cleaning: Limited to 2 per year unless medically necessary. 	Summary of what is not covered or subject to a limitation:		Summary of what is not covered or subject to a limitation:	<ul style="list-style-type: none"> • Replacement limit 1 every 5 years. • An additional charge will be applied for any procedure using noble or high noble metal. • \$75 fee per crown unit above co-pay for porcelain on molars.

LANGUAGE ASSISTANCE

As a SafeGuard member you have a right to free language assistance services, including interpretation and translation services. SafeGuard collects and maintains your language preferences, race, and ethnicity so that we can communicate more effectively with our members. If you require language assistance or would like to inform SafeGuard of your preferred language, please contact SafeGuard at **(800) 880-1800**.

Como miembro de SafeGuard usted tiene derecho a recibir servicios gratuitos de asistencia en idiomas. Esto incluye servicios de interpretación y traducción. SafeGuard recaba la información sobre sus preferencias de idioma, raza, y etnia de manera que nos podamos comunicar eficazmente con nuestros afiliados. Si necesita asistencia en su idioma o quiere informarle a SafeGuard sobre su idioma de preferencia, comuníquese con SafeGuard al **(800) 880-1800**.

作為**SafeGuard**的會員，您有權獲得免費語言服務，包括口譯和筆譯。**SafeGuard**收集並保存有關您的語言選擇、人種和族裔方面的資料，以便我們更有效地與會員溝通。如果您需要語言方面的協助，或希望將您選擇的語言告訴**SafeGuard**，可通過電話或網站與**SafeGuard**聯絡，電話是**(800) 880-1800**。