



NORTH CAROLINA Office of *State Human Resources*



NCFlex Employee Session Dental Plan Options

August 2021

Agenda

- Benefits of Choosing NCFlex Dental
- Dental Plan Overview
- Dental Plan Rates
- In-Network Savings
- Additional Benefits – Travel Assistance
- MetLife Mobile App






Benefits of Choosing NCFlex

- NCFlex has buying power for competitive benefits due to being offered to approximately 125,000 eligible employees
- Pre-Tax payroll deductions - Save 25% to 40% in taxes
 - Federal
 - State
 - FICA
- Plans transfer between state agencies, universities, select community colleges and select charter schools

Dental Plan

- Administered by MetLife
- Low, Classic, and High Options available
- ID Cards
 - Mailed with unique ID
- Log into www.metlife.com/mybenefits to print cards, view claim status, or find a participating dentist (NCFlex as company name)
 - Also, single sign-on option through Benefits Enrollment Portal
 - Watch the [MyBenefits video](#) to learn more on how to use the tools
- See any licensed dentist for care, but save money when you visit a MetLife Preferred Dental Provider (PDP)

Logging in from Enrollment System

-  Home
-  Profile
-  Benefits
-  Dependents
-  Language Preferences

Manage Account

- Login Information
- Medicare
- Life Change
- Select or Update Primary Care Provider

My Documents

- Tax Documents
- Document Center
- Confirmation Statement

Quick Links

- BlueConnect
- MetLife Dental
- EyeMed Vision Care**

Important Messages for You



Dependent Verified







The following dependents have been verified: Easton Faulkner Rouse and Evelyn Morrow Rouse.

Have you experienced a life change that requires you to edit your benefits?

Whether you have recently had a baby or experienced another event that requires you to edit your benefits, we are here to help. Let us walk you through any changes in or

[Get Started >](#)

Your benefits at a glance

 Medical 80/20 PPO Plan \$305.00/month	 NCFlex Health... 2021 NCFlex Health Care... \$229.17/month	 NCFlex... 2021 Dependent Day Care... \$416.67/month	 NCFlex Accident... 2021 NCFlex Accident Plan \$18.20/month	 NCFlex Cancer 2021 NCFlex High Option... \$25.16/month	 NCFlex Dental 2021 NCFlex Low Option Dental \$45.64/month
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Dental Plan – Plan Comparisons

Benefit Category	High Option	Classic Option	Low Option
Annual Deductible (per person/per family)	\$50/\$150	\$25/\$75	\$25/\$75
Annual Maximum (per covered person; does not include orthodontic services under the High Option plan)	\$5,000	\$1,500	\$1,000
Lifetime Orthodontic Maximum ¹ (per covered person)	\$1,500	\$1,500	N/A

Dental Plan – Plan Comparisons (continued)

	High Option	Classic Option	Low Option
Benefit Category	Plan Pays ³	Plan Pays ³	Plan Pays ³
Diagnostic and Preventive²			
Oral exams, preventive cleanings, X-rays, fluoride treatments, sealants and space maintainers	100%	100%	100% after deductible
Basic²			
Fillings, simple extractions, endodontics, re- cement crowns, inlays and bridges, repair of removable dentures	80% after deductible	60% after deductible	50% after deductible
Periodontal services, oral surgery, and general anesthesia	50% after deductible		
Major²			
Includes crowns, dentures, bridges, fixed bridge repairs, denture adjustments/relining, implants	50% after deductible	50% after deductible	Not Covered
Orthodontics²			
Orthodontic services for dependent children up to age 19	50%	50%	Not Covered



Dental Plan - Rates

For 2021, NCFlex Dental rates reflected a negotiated time-limited discount, which will end for 2022. Costs for the Low and Classic options will remain the same as 2020, but there will be an increase in the High option.

Monthly Cost - 2021

Coverage Level	High Option	Classic Option	Low Option
Employee Only	\$44.56	\$33.08	\$21.08
Employee and Spouse	\$89.36	\$66.32	\$42.50
Employee and Child(ren)	\$96.36	\$71.88	\$45.64
Employee and Family	\$157.78	\$112.98	\$72.74

Monthly Cost - 2022

Coverage Level	High Option	Classic Option	Low Option
Employee Only	\$49.86	\$35.90	\$22.68
Employee and Spouse	\$99.98	\$72.00	\$45.72
Employee and Child(ren)	\$107.84	\$78.00	\$49.10
Employee and Family	\$176.56	\$123.00	\$78.26

Examples of 25% Pre-Tax Savings

As a reminder, premiums come out of your paycheck Pre-Tax, saving you money.

	Monthly Premium	Monthly Pre-Tax Cost	Monthly Tax Savings	Annual Tax Savings
Dental Classic EE Only	\$35.90	\$26.93	\$8.98	\$107.76
Dental High EE + Family	\$176.56	\$132.42	\$44.14	\$529.68
Dental Low EE + Children	\$49.10	\$36.83	\$12.28	\$147.36

Dental – Network Savings

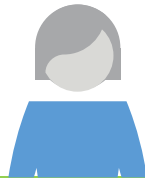
Procedure Fee Look Up Tool:

- Get Procedure Code from Dentist
- Go to feelookup.com
- Type in Zip Code
- Scroll through to find Procedure Code
- Compare cost between In-Network vs. Out-of-Network

Dental – Network Savings Example

In-Network Savings Example (High Plan)

This hypothetical example of **needing a crown**, shows how receiving services from a participating dentist can save you money.



	Katie goes In-Network	Jan goes Out-of-Network
Dentist's usual charge	\$1,462.00	\$1,462.00
Negotiated fee	\$680.00	N/A
R&C fee	N/A	\$1,451.00
The plan pays (50%)	\$340.00	\$725.50
	Katie pays \$340.00	Jan pays \$736.50

MetLife Travel Assistance

MetLife provides International Dental Travel Assistance services tied to the dental benefits you already receive.

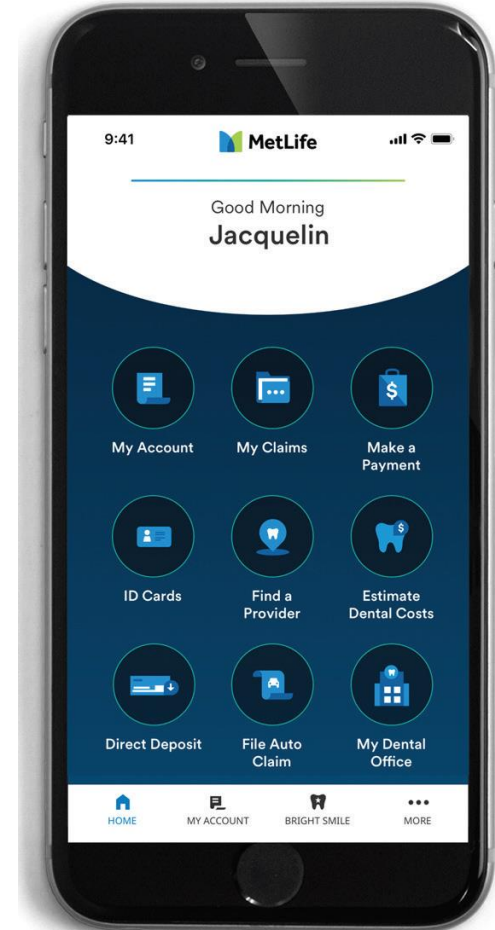
- Availability to multilingual assistance coordinators 24/7/365;
- Toll-free calling within the U.S. or collect calling outside the U.S. (312-935-3500);
- Access to providers in more than 200 countries;
- Providers selected based upon strict credentialing criteria, including:
 - Western Dental training, i.e., dentists who have completed dental school residency or a portion of their training in the U.S., Western Europe, United Kingdom or Canada;
 - Local accreditation, including specialties covered and staff experience;
 - Willingness to adhere to the program's quality guidelines;
 - Experience working with foreign patients and English-language proficiency, depending on the country;
 - Access to the technology needed to provide adequate assistance;
 - Patient care environment.

MetLife Travel Assistance (continued)

- MetLife does not require pre-authorization for non-emergency services occurring outside of the U.S., but they do recommend it.
- **Reimbursement:** Coverage will be considered under your out-of-network benefits. Please remember to retain all receipts to submit a dental claim. Learn more about your out-of-network benefits and download a claim form at www.metlife.com/dental and www.metlife.com/mybenefits.
- Please note that MetLife does not maintain an online provider file for dentists located outside of the U.S.
- If you are in the U.S. and planning an international trip, call 1-888-558-2704 for help in locating a participating dentist. If you are traveling within the U.S., please visit www.metlife.com/dental to find a participating dentist.
- Flyer available in the **Dental** section of ncflex.org.

MetLife Mobile App

- Find a dentist
- Get estimates for most procedures enhanced to display personalized, plan specific costs and additional information such as percent covered, applicable deductible, Plan Maximum and Frequency Limits
 - In-network and out-of-network estimates are available
- View your plan summary including deductibles, plan maximums, covered services, and frequency limits



MetLife Mobile App (continued)

- View your claims
- Track your brushing and flossing
- Access and save ID card to photo library or mobile app

Search “MetLife” at iTunes App Store or Google Play to download app. Log in to MyBenefits to access your plan information.

To use the MetLife mobile app, you can register at www.metlife.com/mybenefits from a computer or directly through the app.

NCFlex Resources

- NCFlex Website – www.ncflex.org
 - Review details on each plan – with certificates, claim forms, FAQs, videos, and more
 - Enrollment Guide
- NCFlex Email – ncflex@nc.gov
- MetLife -
 - 1-855-676-9441
 - Metlife.com/mybenefits
- **Questions?**