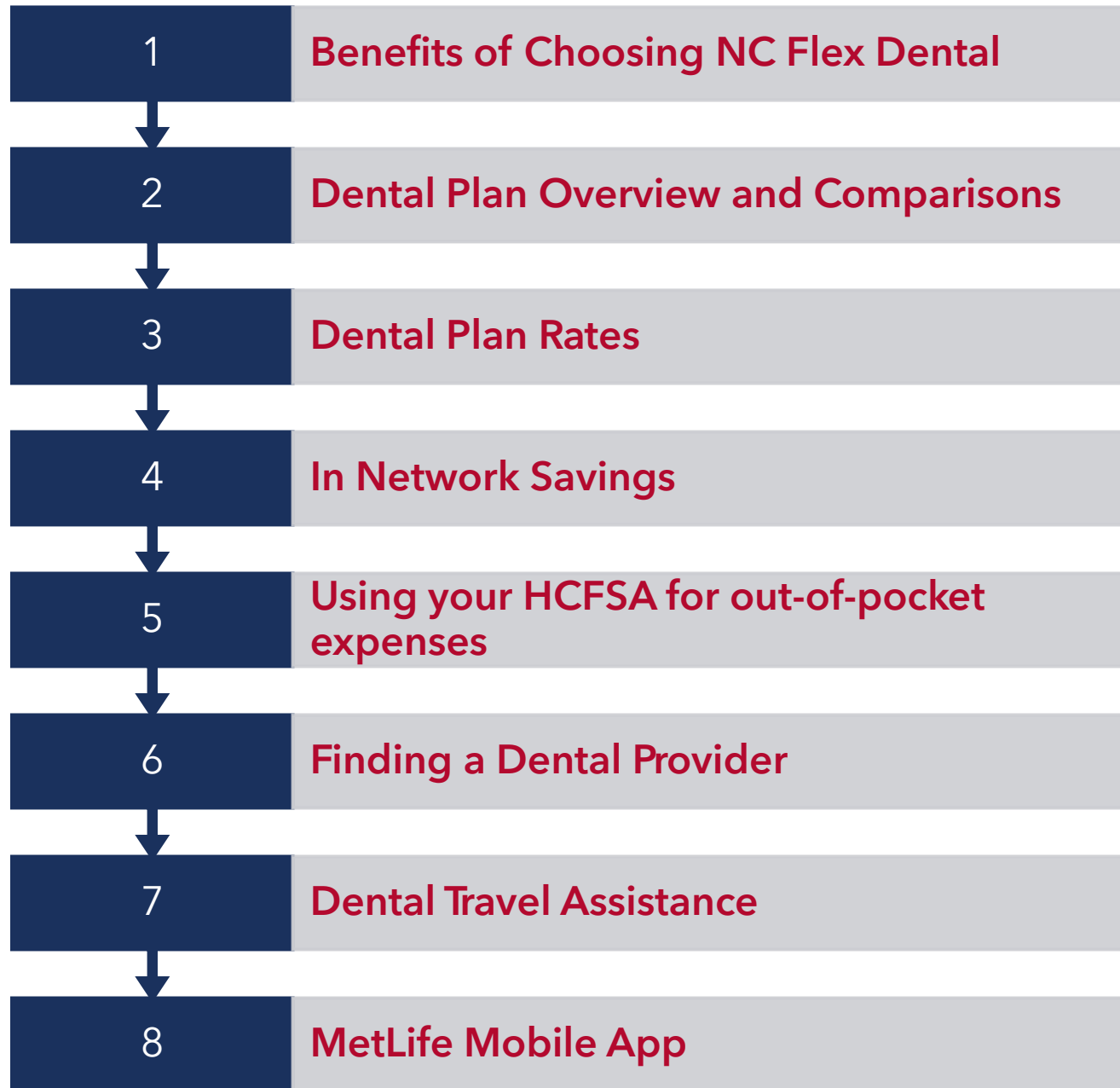


NCFlex Employee Session Dental Plan Options

July 2026



AGENDA

Benefits of Choosing NCFlex Dental

Pre-Tax payroll deductions
- Save 25% to 40% in taxes

Three plans to choose
from so you can find a plan
that fits your needs

Plan transfers between
state agencies, universities,
participating community
colleges and participating
charter schools

Choose from a large network of
carefully selected participating
dentists. Plus access to
international dentists in more
than 200 countries through the
International Dental Travel
Assistance Program

Negotiated fees for in
network providers are
typically (30% to 45%) less
than the average charges
in the same area

Flexibility to go to any
dentist – in or out of
network

Dental Plan Overview

You can see any licensed dentist for care, but save money when you visit a MetLife Preferred Dental Provider (PDP)



Log into www.metlife.com/mybenefits to print cards, view claim status, or find a participating dentist (NCFlex as organization name)

- Also, single sign-on option through eBenefits and Empyrean
- Access the MetLife Mobile App for on-the-go access
- Watch the [MyBenefits video](#) to learn more on how to use the tools

Logging in from eBenefits or Empyrean with Quick Links

Once you are logged into your benefits portal (eBenefits for Non-University and Empyrean for University), find Single Sign-On links in the menu.

Quick Links

[Aetna Member Portal](#)
[Allstate](#)
[CVS Caremark](#)
[EyeMed Vision Care](#)
[P&A Spending Accounts](#)
[MetLife Dental](#)

ADDITIONAL ITEMS TO EXPLORE

[Securian Financial Life Insurance Calculator](#) |
 [Securian Education Website](#) |
 [VOYA \(Accident & Critical Illness\)](#) |
 [AllState](#) |
 [TIAA](#) |
 [ORBIT](#) |
 [MetLife Dental](#) |
 [EyeMed Vision Care](#) |
 [P&A Flexible Spending Accounts](#)
 | [Selman&Co.](#) |

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 cont...

Benefit Category	Plan Pays ³	Plan Pays ³	Plan Pays ³
Diagnostic and Preventive ²			
Oral exams, preventive cleanings, X-rays, fluoride treatments, sealants and space maintainers	100%	100%	100% after deductible
Basic ²			
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		
Major ²			
Includes crowns, dentures, bridges, fixed bridge repairs, denture adjustments/relining, implants	50% after deductible	50% after deductible	Not Covered
Orthodontics ²			
Orthodontic services for dependent children up to age 19	50%	50%	Not Covered

Dental Plan - Rates

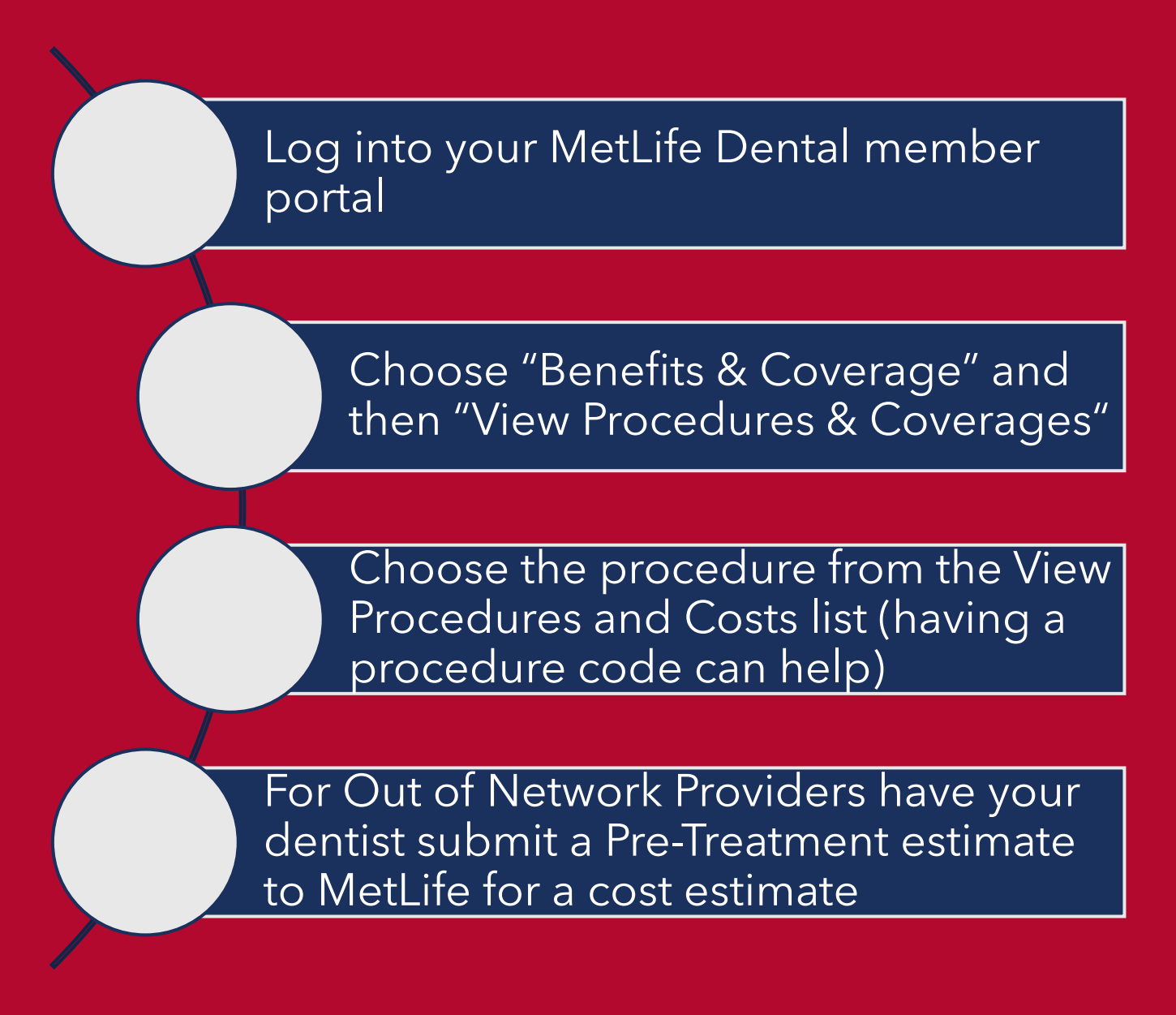
Coverage Level	High Option	Classic Option	Low Option
Employee Only	\$58.76	\$37.94	\$25.64
Employee and Spouse	\$117.88	\$76.06	\$51.70
Employee and Child(ren)	\$127.12	\$82.40	\$55.54
Employee and Family	\$208.12	\$130.22	\$88.50

Examples of 25% Pre-Tax Savings

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

Dental Coverage	Monthly Premium	Monthly Pre-Tax Cost	Monthly Tax Savings	Annual Tax Savings
Classic EE Only	\$37.94	\$28.46	\$9.48	\$113.76
High EE + Family	\$208.12	\$156.09	\$52.03	\$624.36
Low EE + Child	\$55.54	\$41.66	\$13.88	\$166.56

Dental Cost Estimator



Log into your MetLife Dental member portal

Choose "Benefits & Coverage" and then "View Procedures & Coverages"

Choose the procedure from the View Procedures and Costs list (having a procedure code can help)

For Out of Network Providers have your dentist submit a Pre-Treatment estimate to MetLife for a cost estimate

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.

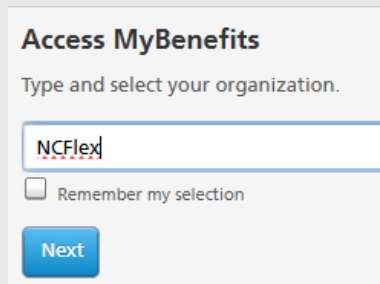
	Katie's dentist is In-Network	Jan's dentist is Out-of-Network
Dentist's usual Charge	\$1462.00	\$1462.00
Negotiated fee	\$680	N/A
R&C fee	N/A	\$1451
The Plan Pays (50%)	\$340	\$725.50
	Katie pays \$340.00	Jan Pays \$736.50

HCFSA and Out-of-Pocket Expenses

NCFlex offers a Health Care Flexible Spending Account (HCFSA) which can help with out-of-pocket dental expenses.

- **The 2026 limit is \$3,300**
- **This money comes out of your check pre-tax and is loaded onto a card**
- **Use your Explanation of Benefits (EOB) from MetLife's My Benefits portal to file a claim or substantiate a claim if needed**
- **If you are planning major work, get a pre-estimate from MetLife first to help plan for your HCFSA in 2027**

Step 1: Go to metlife.com/mybenefits and enter "NCFlex" as the organization name



Access MyBenefits

Type and select your organization.

NCFlex

☐ Remember my selection

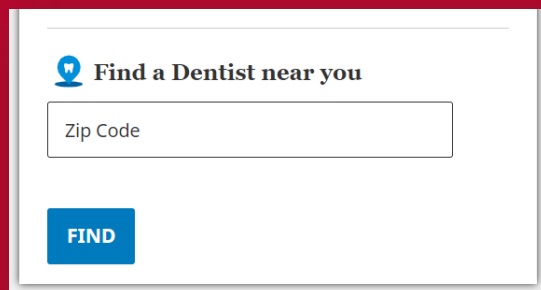
Next

Step 2: Either Login or Register and choose "Find a Dentist" under your account, or if you do not want to login, scroll down to "Find a Dentist near you" and enter your zip code

Step 3: Review a list of in-network providers and specially designated SpotLite providers.

MetLife SpotLiteSM

- **Focus on Prevention:** These dentists are recognized for catching issues early and emphasizing preventive care, helping you avoid more invasive and expensive procedures down the road.
- **Lower Out-of-Pocket Costs:** Patients who visit SpotLite dentists see an average of 17% in cost savings compared to traditional in-network options.
- **Verified Quality:** These providers are selected using a rigorous, proprietary data evaluation process that adheres to industry-recognized quality standards.



Find a Dentist near you

Zip Code

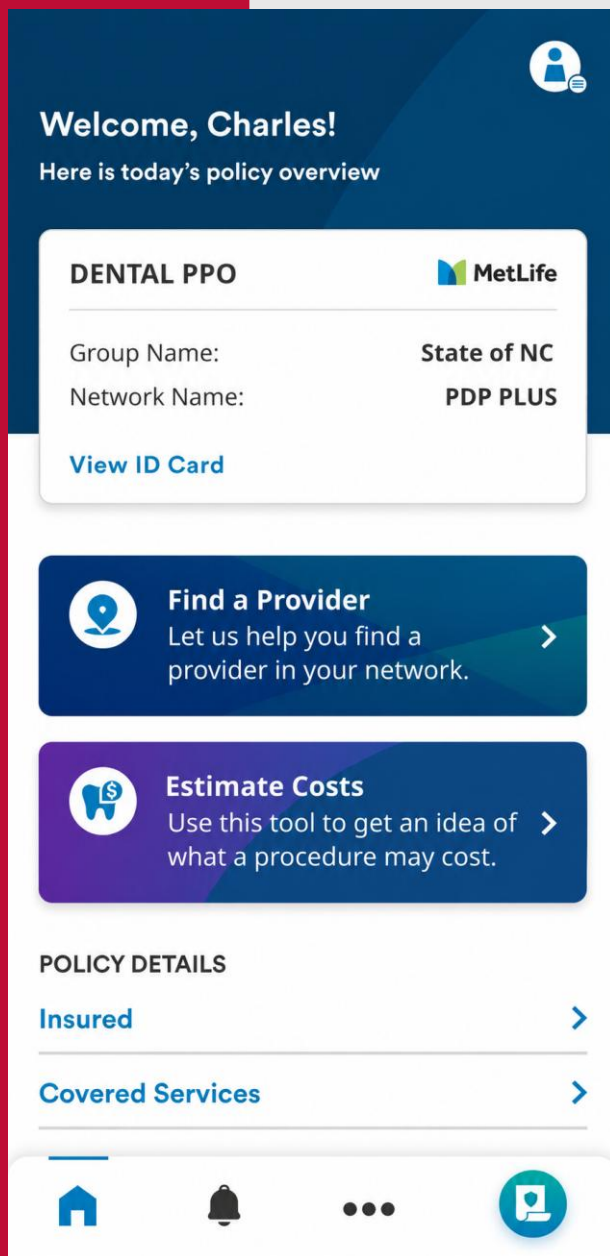
FIND

Find a Dental Provider

MetLife Travel Assistance

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

- Access to providers in more than 200 countries
- Providers selected based upon strict credentialing criteria
- 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. Retain all receipts to submit a claim.
- 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 dental provider
- 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
- View your plan summary including deductibles, plan maximums, covered services, and frequency limits
- View your claims
- Access and save ID card to photo library or mobile app

Search "MetLife" at iTunes App Store or Google Play to download app.

NCFlex Resources

NCFlex Website – www.ncflex.org

- Review details on each plan – with certificates, claim forms, FAQs, videos, and more
- Enrollment Guide
- [MyBenefits video](#)

NCFlex Email – ncflex@nc.gov

- Correspond with a NCFLEX Benefits Consultant

MetLife

- 1-855-676-9441
- Metlife.com/mybenefits

Questions?