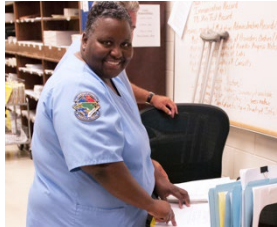
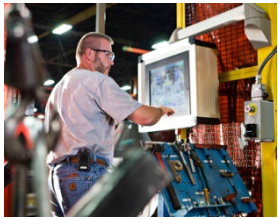




NORTH CAROLINA Office of *State Human Resources*



NCFlex Employee Session Dental Plan Options

July 2024

Agenda

- Benefits of Choosing NCFlex Dental
- Dental Plan Overview
- Dental Plan Rates
- In-Network Savings
- Find a Dental Provider
- Oral Health and Well-Being
- Using your HCFSA for out-of-pocket expenses
- Dental Travel Assistance
- MetLife Mobile App

Benefits of Choosing NCFlex Dental

- Pre-Tax payroll deductions - Save 25% to 40% in taxes
- Plan transfers between state agencies, universities, participating community colleges and participating charter schools
- Negotiated fees typically (30% to 45%) less than the average charges in the same area
- Choose from a large network of carefully selected participating dentists
 - Plus access to international dentists in more than 200 countries through MetLife's International Dental Travel Assistance Program
- Flexibility to go to any dentist – in or out of network

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 eBenefits
 - 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 eBenefits

The screenshot displays the eBenefits portal interface. On the left is a navigation sidebar with the following sections:

- Home
- Profile
- Benefits
- Dependents
- Language Preferences
- Manage Account
 - Login Information
 - Medicare
 - Life Change
 - Select or Update Primary Care Provider - 2024
- My Documents
 - Document Center
 - Confirmation Statement
- Quick Links
 - Allstate
 - BlueConnect
 - CVS Caremark
 - EyeMed Vision Care
 - MetLife Dental (circled in blue)
 - P&A Flexible Spending Accounts

The main content area features:

- Important Messages for You**: A notification titled "Dependent Verified" with a green checkmark icon, stating: "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?**: A prompt with a yellow "Get Started >" button.
- Your benefits at a glance**: A grid of benefit cards with icons and monthly costs:
 - Medical: Enhanced PPO Plan (80/20) - \$305.00/month (Green plus icon)
 - NCFlex Health...: 2024 NCFlex Health Care... - \$208.33/month (Green dollar icon)
 - NCFlex Depend...: 2024 Dependent Day Care Flexib... - \$350.00/month (Green dollar icon)
 - NCFlex Accident..: 2024 NCFlex Classic Accide... - \$18.20/month (Green plus icon)
 - NCFlex Cancer: 2024 NCFlex High Option Cancer - \$23.90/month (Green plus icon)
 - NCFlex Critical..: 2024 NCFlex Critical Illness... - \$14.00/month (Green plus icon)
 - NCFlex Group...: 2024 NCFlex Voluntary Grou... (Blue umbrella icon)
 - NCFlex Spouse...: 2024 NCFlex Voluntary Spou... (Blue umbrella icon)
 - NCFlex Child...: 2024 NCFlex Voluntary Child.. (Blue umbrella icon)
 - NCFlex Core...: 2024 NCFlex Core Accidental Deat... (Blue umbrella icon)
 - NCFlex Voluntar...: 2024 NCFlex Voluntary... (Blue umbrella icon)

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

Monthly Cost - 2024

Coverage Level	High Option	Classic Option	Low Option
Employee Only	\$55.40	\$35.90	\$24.18
Employee and Spouse	\$111.12	\$72.00	\$48.74
Employee and Child(ren)	\$119.84	\$78.00	\$52.34
Employee and Family	\$196.20	\$123.00	\$83.44

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	\$196.20	\$147.15	\$49.05	\$588.60
Dental Low EE + Children	\$52.34	\$39.26	\$13.08	\$156.96

Dental – Network Savings

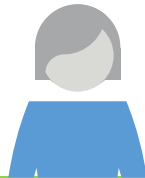
Dental Cost Estimator:

- Log into your MetLife Dental account
- Choose "My Accounts" and then "I want to....", "Get a cost estimate"
- Choose the type of procedure
 - Having a procedure code from your dentist can help
- Compare cost between In-Network vs. Out-of-Network

Dental – Network Savings Example

In-Network Savings Example (High Plan)

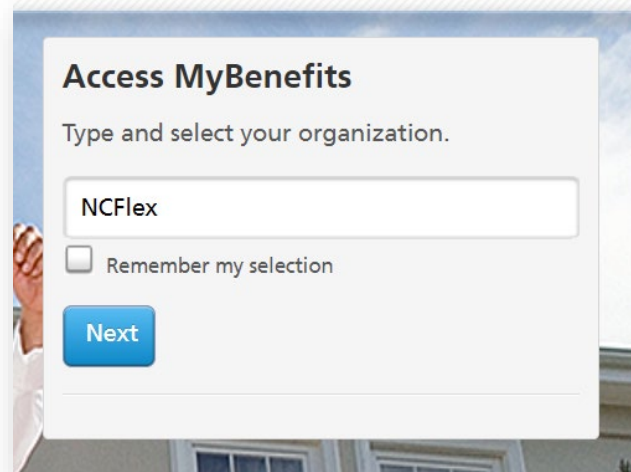
This hypothetical example of **needing a crown**, shows how receiving services from a participating dentist can save you money.



	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

Find a Dental Provider

Step 1: Go to [metlife.com/mybenefits](https://www.metlife.com/mybenefits) and enter "NCFlex: as the company name, click "Next"



Access MyBenefits
Type and select your organization.

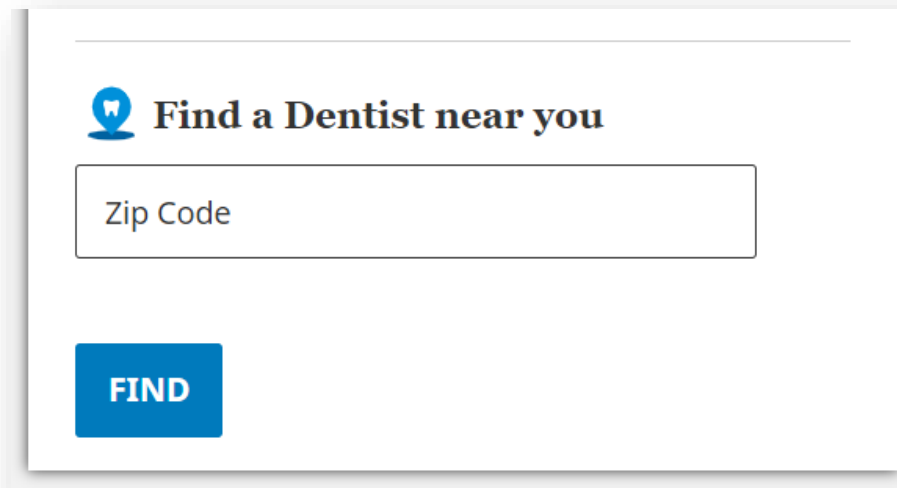
NCFlex


Remember my selection

Next

Find a Dental Provider

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

A screenshot of a web form titled "Find a Dentist near you". The form features a blue location pin icon to the left of the title. Below the title is a white rectangular input field with the placeholder text "Zip Code". At the bottom left of the form is a blue rectangular button with the word "FIND" in white capital letters.

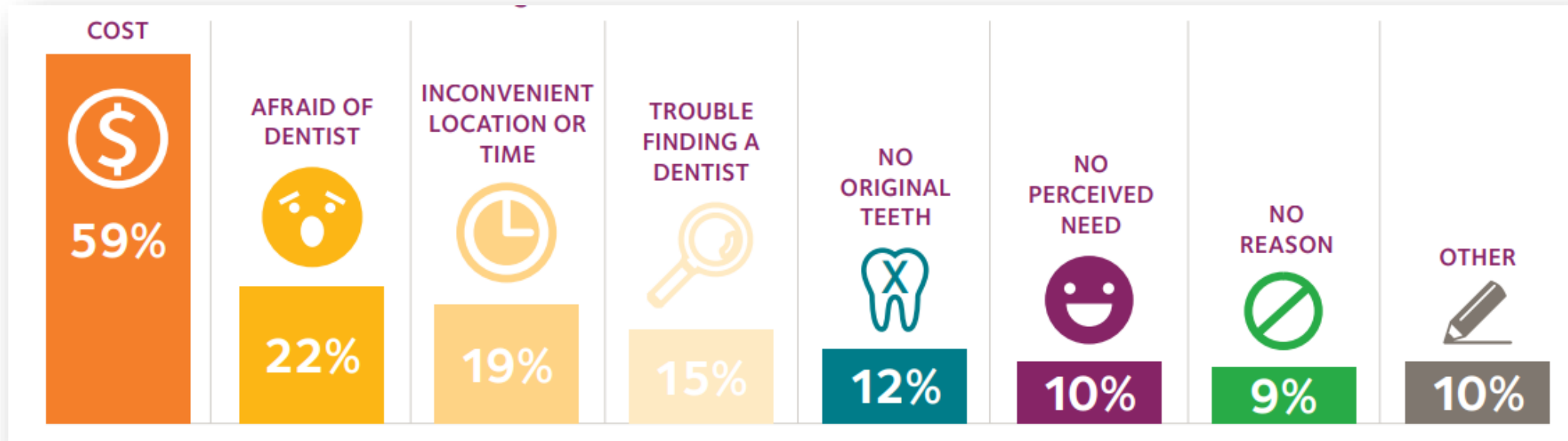
 **Find a Dentist near you**

Zip Code

FIND

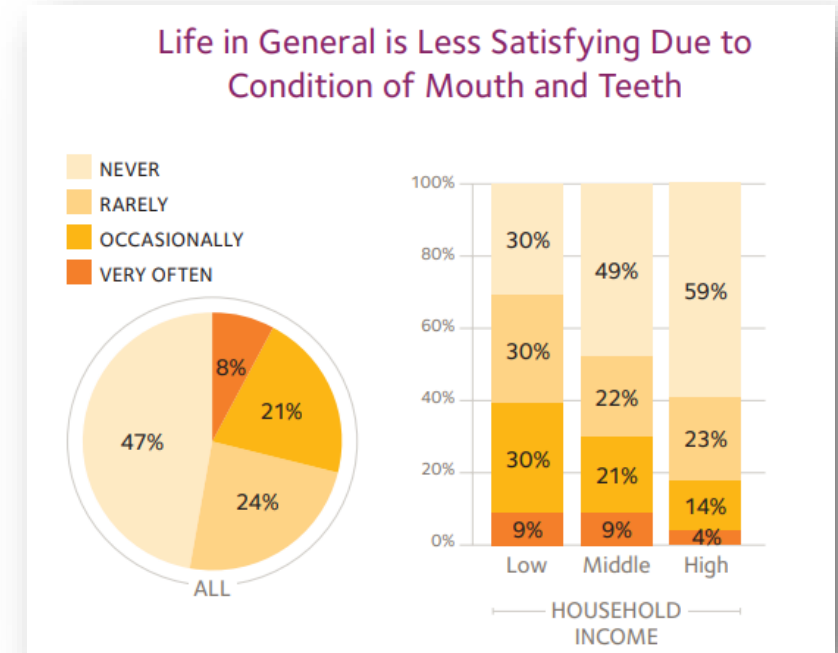
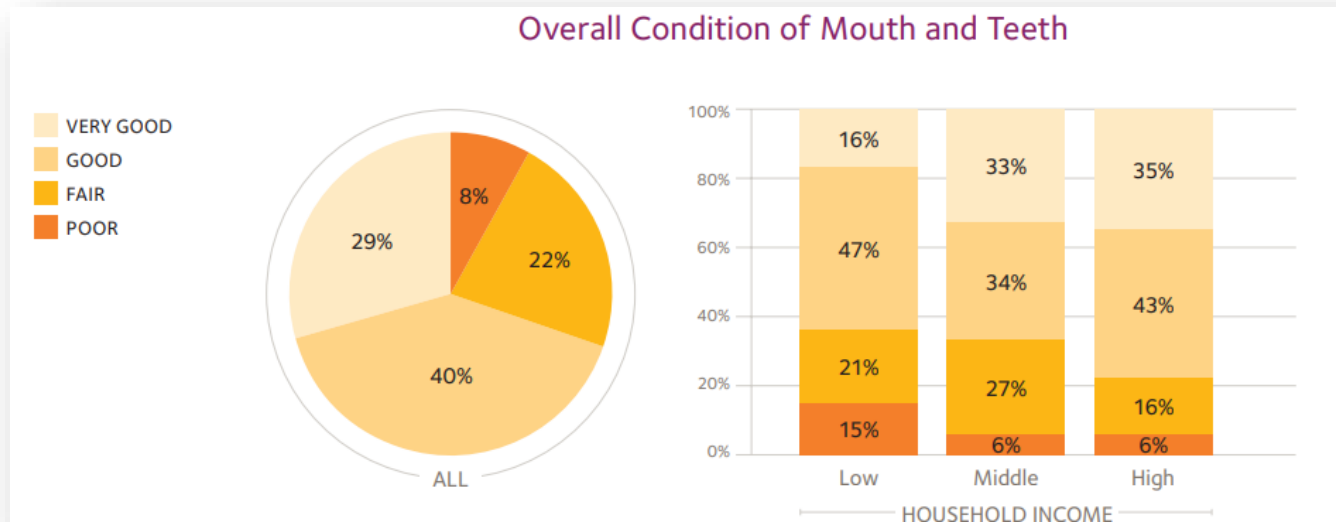
Oral Health and Well-Being

A study from the Health Policy Institute shows reasons for not visiting the dentist more frequently among those without a visit in the last 12 months:



Oral Health and Well-Being continued

Data from North Carolina on how people feel about their teeth.



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 2025 limit is \$3,200
- 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 FSA in 2025

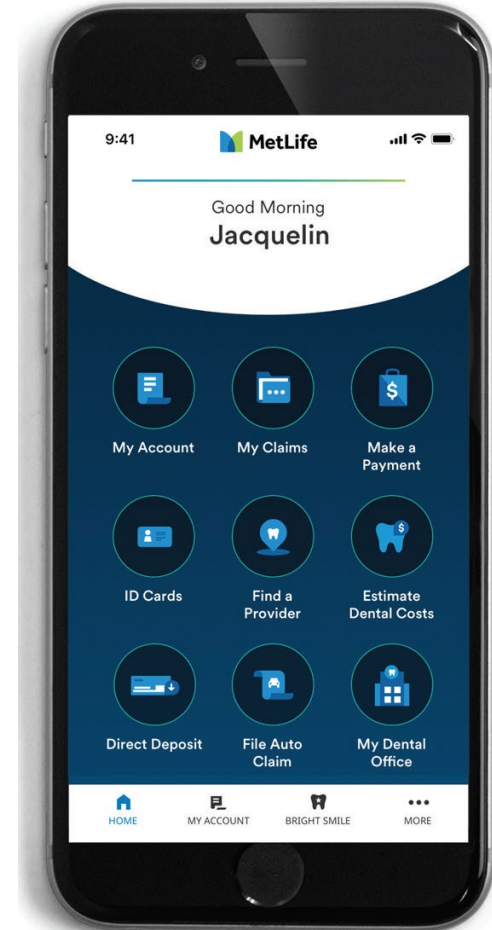
MetLife Travel Assistance

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 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?**