



## NORTH CAROLINA Office of *State Human Resources*



# NCFlex Employee Session Dental Plan Options

July 2025

# 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](http://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 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 on the first page you come to.

## 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 <sup>1</sup> (per covered person)	\$1,500	\$1,500	N/A

# Dental Plan – Plan Comparisons (continued)

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

# Dental Plan - Rates

## Monthly Cost - 2025

Coverage Level	High Option	Classic Option	Low Option
Employee Only	\$56.50	\$36.70	\$24.66
Employee and Spouse	\$113.34	\$73.60	\$49.70
Employee and Child(ren)	\$122.24	\$79.74	\$53.40
Employee and Family	\$200.12	\$125.86	\$85.10



# 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	\$36.70	\$27.53	\$9.17	<b>\$110.04</b>
Dental High EE + Family	\$200.12	\$150.09	\$50.03	<b>\$600.36</b>
Dental Low EE + Children	\$53.40	\$40.05	\$13.35	<b>\$160.20</b>

# Dental – Network Savings


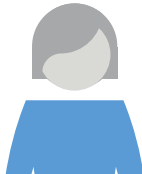
## Dental Cost Estimator:

- 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)

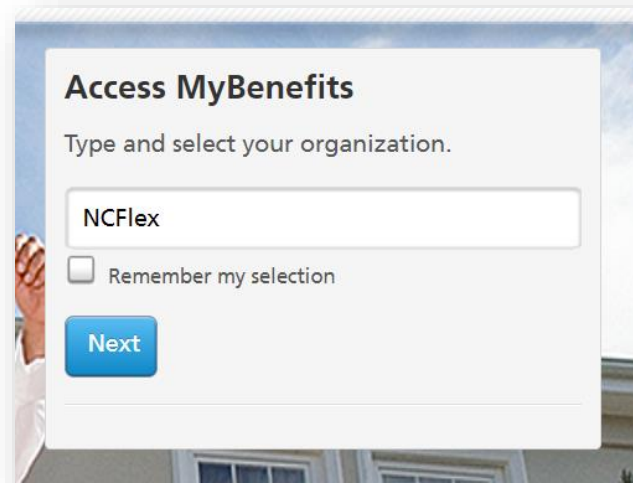
This hypothetical example of **needing a crown**, shows how receiving services from a participating dentist can save you money.



	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
	<b>Katie pays \$340.00</b>	<b>Jan pays \$736.50</b>

# Find a Dental Provider

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



**Access MyBenefits**

Type and select your organization.

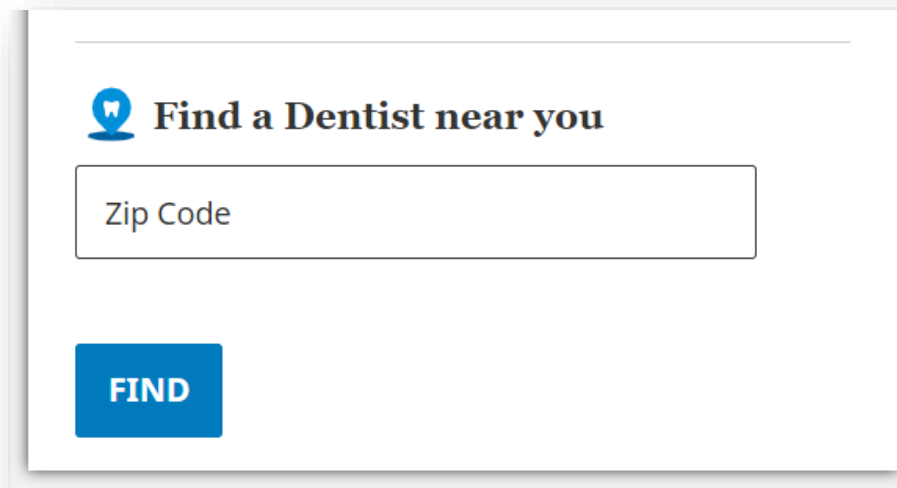
NCFlex


☐ 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 has a blue location pin icon with a white tooth inside. Below the title is a text input field labeled "Zip Code". At the bottom of the form is a blue button with the word "FIND" in white capital letters.

 **Find a Dentist near you**

Zip Code

**FIND**

# 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 FSA in 2026

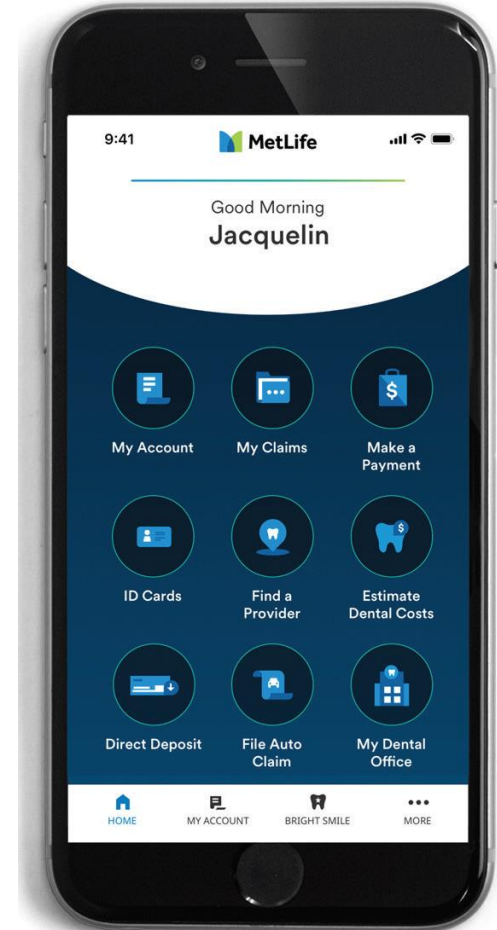
# MetLife Travel Assistance

**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](http://www.metlife.com/dental) to find a participating dentist.
- Flyer available in the **Dental** section of [ncflex.org](http://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](http://www.metlife.com/mybenefits) from a computer or directly through the app.

# NCFlex Resources

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