

PIA Trust – State Farm Agents

Plan Summary and Cost of Coverage

With the MetLife Association Dental Insurance plan, your acceptance is guaranteed.

- **100% coverage** for preventive care for in-network exams, cleanings and X-rays¹
- **Freedom to visit any dentist** you want whether they are in the MetLife network or not²
- **Typical savings of 35% - 50%** on covered services when you use a participating dentist³

Eligibility

PIA Trust State Farm Agents, their spouses/domestic partners, and dependent children⁴ may apply.

Plan Benefits

Network: PDP Plus

Coverage Type	In-Network % of Negotiated Fee*	Out-of-Network % of R&C Fee**
Type A: Preventive (cleanings, exams, X-rays)	100%	100%
Type B: Basic Restorative (fillings, extractions)	80%	80%
Type C: Major Restorative (bridges, dentures)	50%	50%
Type D: Orthodontia	50%	50%
Deductible[†]		
Individual (per calendar year)	\$0	\$0
Family (per calendar year)	\$0	\$0
Annual Maximum Benefit		
Per Person	\$1,750	\$1,750
Orthodontia Lifetime Maximum		
Per Person (for children under age 19 only).	\$1,500	\$1,500

Child(ren)'s eligibility for dental coverage is from birth up to age 26.

*Negotiated Fee refers to the fees that participating dentists have agreed to accept as payment in full for covered services, subject to any copayments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

**R&C fee refers to the Reasonable and Customary (R&C) charge, which is based on the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.

†Applies only to Type B and C Services.

Monthly Rates at a Glance

	Member	Member + Spouse	Member + Child(ren)	Member + Family
Area 1	\$52.84	\$105.32	\$121.86	\$187.13
Area 2	\$57.87	\$115.60	\$133.75	\$211.67
Area 3	\$65.42	\$133.58	\$154.55	\$233.15
Area 4	\$70.45	\$143.85	\$166.44	\$251.55
Area 5	\$72.97	\$145.44	\$172.39	\$266.89
Area 6	\$78.00	\$159.26	\$184.28	\$288.36

Areas are determined based on zip code – see the area schedule below.

Area Schedule

To determine the appropriate premium rates for a dental plan, look up your state of residence, and then look up your 3-digit zip code, if applicable. Use the Area number that applies to your state/zip to determine the premium rate from the table above.

State	Area	First 3 Digits of Zip Code (if applicable)	State	Area	First 3 Digits of Zip Code (if applicable)
Alabama	1	350-354, 362-364, 367-369	Montana	3	
	2	355-361, 365-366	Nebraska	1	680-684, 689-690
Alaska	6			2	685-688, 691-693
Arizona	2	850-857	Nevada	2	889-891
	3	859-865		4	893-898
Arkansas	2		New Hampshire	4	030, 032, 034-038
California	2	923-925		5	031, 033
	3	900, 905-922, 926-938, 952-953, 955-961	New Jersey	2	071-072
	4	901-904, 939, 945-946, 948, 950-951		3	070, 073, 077, 080-087
	5	940-944, 947, 949, 954		4	074-076, 078-079, 088-089
Colorado	3		New Mexico	3	
Connecticut	4		New York	2	104, 124-129, 133-136, 142
Delaware	4	197, 199		3	103, 109-110, 115, 117-123, 130-132, 137-141, 143-149
	5	198		4	063, 105-108, 111-114, 116
D.C.	3			6	100-102
Florida	2	320-322, 325-329, 334-338, 342-349	North Carolina	3	270-281, 283-289
	3	323-324, 333, 339-341		4	282
	4	330-332	North Dakota	3	
Georgia	2	306-310, 312, 319	Ohio	2	430-435, 437-459
	3	300-305, 311, 313-318, 398		3	436
Hawaii	3		Oklahoma	2	731, 735-749
Idaho	2			3	730, 734
Illinois	1	624, 628-629	Oregon	3	
	2	609-623, 625-627	Pennsylvania	1	150-156, 159-161, 163-164, 171-172, 185, 187
	3	600-608		2	157-158, 162, 165-168, 170, 173-176, 180-184, 186, 188, 190-192
Indiana	1	471, 475		3	169, 177-179, 189, 193-196
	2	460-462, 465-470, 472-474, 476-479	Puerto Rico	1	
	3	463-464	Rhode Island	3	
Iowa	1	508-510, 512-516			

	2	500-507, 520-528	South Carolina	3	
	3	511	South Dakota	2	570, 572-577
Kansas	2			3	571
Kentucky	1	400-404, 406-409, 411-419, 425-427	Tennessee	2	
	2	405, 410, 420-424	Texas	1	782
Louisiana	2			2	754-759, 764-769, 773-774, 776-781, 783-785,
Maine	3	042-044, 046-047, 049			788-789, 794-799
	4	039-041, 045, 048		3	750-753, 760-763, 770-772, 775, 786-787, 790-793, 885
Maryland	1	215	Utah	1	
	2	206, 210-214, 216-219	Vermont	4	
	3	207-209	Virginia	2	230-246
Massachusetts	3	010, 012-013		3	201, 220-229
	4	011, 014-027	Virgin Islands	3	
Michigan	2	486	Washington	3	990-992, 994
	3	480-485, 487-499		4	985-989, 993
Minnesota	3			5	980-984
Mississippi	2		West Virginia	2	
Missouri	1	645	Wisconsin	3	
	2	630-644, 646-651, 653-659	Wyoming	2	
	3	652			

List of Primary Covered Services & Limitations

The services and plan limitations shown represent an overview of your Plan Benefits. This document presents the majority of services within each category, but is not a complete description of the Plan.

Type A: Preventive

- Examinations - Once every six months
- Examinations (Problem Focused)- Once every twelve months
- Prophylaxis (cleanings) - Once every six 6 months
- Fluoride Applications - One fluoride treatment in a 12 month period for dependent children up to their 14th birthday
- Bitewings X-rays; one set per 12 months for adults; one set per 12 months for a child under 14

Type B: Basic Restorative

- Amalgam Fillings – One replacement per surface on 24 months
- Full mouth X-rays; one per 60 months
- Simple Extractions
- Periodontal Maintenance – Two periodontal treatments in one calendar year, includes two cleanings
- Space Maintainers – One per lifetime for a child under age 14
- Sealants - One application of sealant material every 60 months for each child under age 14

Type C: Major Restorative

- Crown, Denture and Bridge Repair/Recementations
- Oral Surgery

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- Implants- Replacement once every 60 months
 - Bridges and Dentures
 - Initial placement to replace one or more natural teeth, which are lost while covered by the plan
 - Dentures and bridgework replacement; one every 84 months
 - Replacement of an existing temporary full denture if the temporary denture cannot be repaired and the permanent denture is installed within 12 months after the temporary denture was installed
 - Crowns, Inlays and Onlays - Replacement once every 84 months
 - Endodontics - Root canal treatment
 - General Anesthesia - When dentally necessary in connection with oral surgery, extractions or other covered dental services
 - Periodontics- Periodontal surgery once per quadrant, every 36 months
 - Consultations – One in 12 months
 - Root Canal – One tooth per lifetime
 - Periodontal Surgery – One per quadrant in any 36 month period
 - Scaling & Root Planing - One per quadrant in any 24 month period
 - Prefabricated Crowns – One per tooth in 10 calendar years
 - Crowns Buildups / Post Core– One per tooth in 10 calendar years
 - Repairs – One in 12 months
 - Recementation – One in 12 months
 - Dentures – One in 10 calendar years
 - Dentures Rebase / Relines – One in 36 months
 - Denture Adjustments – One in 12 months
 - Fixed Bridges – One in 10 Calendar years
 - Inlays / Onlays / Crowns – One replacement per tooth in 10 calendar years
 - Implant Services – One per tooth position in 10 calendar years
 - Implant Repairs – One per tooth in 12 months
 - Implant Supported Prosthetic – One per tooth in 10 calendar years
 - Tissue Conditioning – One in 36 months
 - Occlusal Adjustments – One in 12 months

Type D: Orthodontia

- Orthodontic diagnostic
- Orthodontic treatment

Exclusions

This plan does not cover the following services, treatments and supplies:

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- Services which are not Dentally Necessary, those which do not meet generally accepted standards of care for treating the particular dental condition, or which we deem experimental in nature;
 - Services for which covered person would not be required to pay in the absence of Dental Insurance;
 - Services or supplies received by a covered person before the Dental Insurance starts for that person;
 - Services which are primarily cosmetic (for Texas residents, see notice page section in Certificate);
 - Services which are neither performed nor prescribed by a Dentist except for those services of a licensed dental hygienist which are supervised and billed by a Dentist and which are for:
 - Scaling and polishing of teeth; or
 - Fluoride treatments;
 - Services or appliances which restore or alter occlusion or vertical dimension;
 - Restoration of tooth structure damaged by attrition, abrasion or erosion unless caused by a disease;
 - Restorations or appliances used for the purpose of periodontal splinting;
 - Counseling or instruction about oral hygiene, plaque control, nutrition and tobacco;
 - Personal supplies or devices including, but not limited to: water picks, toothbrushes, or dental floss;
 - Decoration, personalization or inscription of any tooth, device, appliance, crown or other dental work;
 - Missed appointments;
 - Services:
 - Covered under any workers' compensation or occupational disease law;
 - Covered under any employer liability law;
 - For which the policyholder of the person receiving such services is not required to pay; or
 - Received at a facility maintained by the policyholder, labor union, mutual benefit association, or VA hospital;
 - Services covered under other coverage provided by the policyholder;
 - Temporary or provisional restorations;
 - Temporary or provisional appliances;
 - Prescription drugs;
 - Services for which the submitted documentation indicates a poor prognosis;
 - The following when charged by the Dentist on a separate basis:
 - Claim form completion;
 - Infection control such as gloves, masks, and sterilization of supplies; or
 - Local anesthesia, non-intravenous conscious sedation or analgesia such as nitrous oxide.
 - Dental services arising out of accidental injury to the teeth and supporting structures, except for injuries to the teeth due to chewing or biting of food;
 - Caries susceptibility tests;
 - Initial installation of a fixed and permanent Denture to replace one or more natural teeth which were missing before such person was insured for Dental Insurance, except for congenitally missing natural teeth;

- Other fixed Denture prosthetic services not described elsewhere in the certificate;
- Precision attachments, except when the precision attachment is related to implant prosthetics;
- Addition of teeth to a partial removable Denture to replace one or more natural teeth which were missing before such person was insured for Dental Insurance, except for congenitally missing natural teeth;
- Adjustment of a Denture made within 6 months after installation by the same Dentist who installed it;
- Implants supported prosthetics to replace one or more natural teeth which were missing before such person was insured for Dental Insurance, except for congenitally missing natural teeth;
- Fixed and removable appliances for correction of harmful habits;
- Appliances or treatment for bruxism (grinding teeth), including but not limited to occlusal guards and night guards;
- Diagnosis and treatment of temporomandibular joint (TMJ) disorders. This exclusion does not apply to residents of New Mexico.;
- Repair or replacement of an orthodontic device;
- Services, to the extent such services, or benefits for such services, are available under a government plan. This exclusion will apply whether or not the person receiving the services is enrolled for the government plan. We will not exclude payment of benefits for such services if the government plan requires that Dental Insurance under the group policy be paid first.
- Duplicate prosthetic devices or appliances;
- Replacement of a lost or stolen appliance, Cast Restoration, or Denture; and
- Intra and extraoral photographic images.

Limitations

Alternate Benefits: Where two or more professionally acceptable dental treatments for a dental condition exist, reimbursement is based on the least costly treatment alternative. If you and your dentist have agreed on a treatment that is more costly than the treatment upon which the plan benefit is based, you will be responsible for any additional payment responsibility. To avoid any misunderstandings, we suggest you discuss treatment options with your dentist before services are rendered, and obtain a pre-treatment estimate of benefits prior to receiving certain high cost services such as crowns, bridges or dentures. You and your dentist will each receive an Explanation of Benefits (EOB) outlining the services provided, your plan's reimbursement for those services, and your out-of-pocket expense. Actual payments may vary from the pretreatment estimate depending upon annual maximums, plan frequency limits, deductibles and other limits applicable at time of payment.

Cancellation/Termination of Benefits: Coverage is provided under a group insurance policy (Policy form GPNP15-2T / GCERT2015-DENTAL) issued by MetLife. Coverage terminates when your membership ceases, the participating association ceases to participate in the trust, insurance ceases for your class, when your dental contributions cease or upon termination of the group policy by the Policyholder or MetLife. The group policy terminates for non-payment of premium and may terminate if participation requirements are not met or if the Policyholder fails to perform any obligations under the policy. The following services that are in progress while coverage is in effect will be paid after the coverage ends, if the applicable installment or the treatment is finished within 31 days after individual termination of coverage: Completion of a prosthetic device, crown or root canal therapy.

1. Preventive services (Type A) are 100% covered when you visit an in-network participating dentist. Subject to frequency limitations.

2. Your out-of-pocket costs may be greater when you visit a dentist who does not participate in the MetLife network.
3. Based on internal analysis by MetLife. Savings from enrolling in a dental benefits plan will depend on various factors, including the cost of the plan, how often participants visit the dentist and the cost of services rendered.
4. Refers to your dependent children through age 26, 26 if a full-time student.

Coverage may not be available in all states. Please contact Member Benefits at 1-800-282-8626 for more information.

Rates may be changed on the entire group plan or on a class basis and on any premium due date on which benefits are changed. A class is a group of people defined in the group policy/exhibits. Benefits are subject to change upon agreement between Metropolitan Life Insurance Company and the participating organization.

The plan administrator incurs costs in connection with providing oversight and administrative support for this sponsored plan. To provide and maintain this valuable membership benefit, MetLife may compensate the association and/or the plan administrator for these and/or other costs.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact Member Benefits at 1-800-282-8626 for costs and complete details.

Policy form GPNP99-TRUST

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