

IBM DENTAL OPTIONS

Here's a quick look at the coverage available under IBM dental options. Refer to your HEALTH PLAN DETAIL SHEETS for coverage details.

	Covered Services	Maximum Benefits Payable Per Covered Individual		
		Annual Maximum	Orthodontia Maximum	Lifetime Maximum
IBM Dental Basic	<ul style="list-style-type: none"> Preventive/diagnostic Basic restorative care 	\$500	Not covered	No limit
IBM Dental Plus	<ul style="list-style-type: none"> Preventive/diagnostic Basic and major restorative care Orthodontia Dental implants* 	\$2,000 <i>(excluding orthodontia)</i>	\$2,500 lifetime	No limit, except for orthodontia
CIGNA DMA (also referred to as CIGNA DHMO), if available	In-network coverage only: <ul style="list-style-type: none"> Preventive/diagnostic Basic and major restorative care Orthodontia 	No limit	No limit	No limit

* Pretreatment estimate is required for implants and other related services.

Get a Pretreatment Estimate

If you are enrolled in a dental option other than the CIGNA DMA and your dentist recommends a dental procedure that exceeds \$200, you should request a pretreatment estimate from MetLife before the procedure is performed. MetLife will review your dentist's treatment plan to determine the eligibility of the treatment and whether it's the most appropriate and cost-effective treatment for your condition. MetLife will then inform you and your dentist of the amount that will be reimbursed for the procedure. During the review, MetLife may determine a more cost-effective treatment is sufficient and appropriate. If so, your benefits will be based on that alternative treatment. You and your dentist may still choose the more costly procedure, but you will be responsible for the difference in charges. This applies even when you don't get a pretreatment estimate.

If You Enroll in the CIGNA DMA

Keep in mind that the CIGNA DMA is a dental health maintenance organization (DHMO). When searching for a provider using **Find a Provider** on NetBenefits or the CIGNA Web site, make sure you are searching under the CIGNA DHMO to determine if your dentist is a member of the plan's network or to find other dental providers. You should also contact the dentist to confirm that he or she will continue to participate in the CIGNA DMA/DHMO network for 2008 before enrolling.