

2026 Dental Plan Design Overview

	OPT I	OPT II	OPT III	OPT IV	OPT VII	OPT VIII	OPT IX	OPT X
Deductible	\$25/\$75	\$25/\$75	\$0	\$0	\$25/\$75	\$0	\$0	\$0
Type A	100%	100%	100%	100%	100%	100%	100%	100%
Type B	80%	80%	80%	100%	80%	100%	80%	80%
Type C	50%	50%	50%	50%	50%	50%	50%	50%
Ortho	n/a	50%	50%	50%	n/a	50%	50%	0%
Annual Max	\$1,000	\$1,000	\$1,000	\$1,000	\$1,500	\$1,500	\$1,500	\$1,500
Ortho Max	n/a	\$600	\$600	\$600	n/a	\$1,000	\$1,500	n/a
OON Reimbursement	90 th R&C	90 th R&C	90 th R&C	90 th R&C	90 th R&C	90 th R&C	90 th R&C	90 th R&C
2026 Rates								
Employee	\$21.25	\$21.25	\$24.14	\$27.85	\$21.68	\$30.08	\$25.02	\$25.02
Family	\$55.45	\$58.95	\$70.86	\$81.63	\$56.56	\$88.15	\$69.34	\$63.85

**MetLife is matching the current plan offering but reimbursing Out of Network procedures at the 90th percentile of R&C
 New Plans OPT IX and X include Implant coverage and remove the Missing Tooth Exclusion
 All 2026 Rates are 6% below current levels and guaranteed for two years**