

# YOUR DENTAL INSURANCE OPTIONS



LVB offers you two dental plans through MetLife. Review the charts below to decide which plan is best for your family.

CORE PLAN	
Annual Deductible	Individual \$50 Family \$150
Annual Plan Max	\$750 per person per year
Preventive (covered at 100%) Does not apply toward annual max and the deductible is waived.	Oral Exams - twice per 12 months  Cleanings - twice per calendar year  X-Rays - once per calendar year, Full mouth once per 36 months  Fluoride - for children under age 16, once per 6 months
Basic (covered at 80%)	Restorations Simple Extracts
Major	Not Covered
Orthodontic Services	Not Covered



This plan is great for those looking for lower premiums and those who do not expect high-cost dental expenses this year.

	Cost Per Pay
Employee	\$3.70
Employee + 1	\$7.20
Family	\$10.91

BUY-UP PLAN	
Annual Deductible	Individual \$50 Family \$150
Annual Plan Max	\$1,500 per person per year
Preventive (covered at 100%) Does not apply toward annual max and the deductible is waived.	Oral Exams - twice per 12 months  Cleanings - twice per calendar year  X-Rays - once per calendar year, Full mouth once per 36 months  Fluoride - for children under age 16, once per 6 months
Basic (covered at 80%)	Restorations Simple Extracts
Major (covered at 50%)	Periodontics, Endodontics, Inlays/ Onlays/Crowns, Dentures and Removable Prosthetics, Fixed Partial Dentures (Bridges)
Orthodontic Services (\$1,500 max per lifetime)	Plan pays 50% (no deductible) of the covered orthodontia for children up to age 19



This plan benefits those with potential orthodontic expenses through the year. You also have a higher plan max.

	Cost Per Pay
Employee	\$7.53
Employee + 1	\$14.39
Family	\$21.83

# MEDICARE EDUCATION

Medicare is health insurance for people who are age 65 or older, under 65 with certain disabilities, or any age with End-stage Renal Disease (permanent kidney failure). There are four types of Medicare... so which ones do you choose? It's a big step, but we have your back. Our Medicare Benefits Expert, Andrew Flittner, is a great resource if you're:

- Looking into Medicare for the first time
- Nearing retirement and/or age 65
- Interested in more Medicare information for a family member
- Looking for an advocate, not a sales person

Take advantage of this great resource and feel confident about where you're spending your retirement dollars.

*Andrew is an Independent Medicare Consultant with 15 years of advising experience. He holds a degree in Health Policy from IU School of Medicine, JD with Health Law Concentration from IUPUI, and is certified by AHIP.*

**Call today to talk to  
someone invested in  
your family's success.**



**317-717-1085**



[Help@ISImedicare.com](mailto:Help@ISImedicare.com)



# IMPORTANT

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# BENEFIT CONTACTS

BENEFIT	PROVIDER	PHONE	WEBSITE / EMAIL
Medical + Pharmacy	UnitedHealthcare	888-826-9781	<a href="https://MyUHC.com">MyUHC.com</a>
Healthcare Concierge	HealthJoy	855-947-6900	Download the App!
Surgical Services	WellBridge Surgical	317-480-4200	<a href="https://WellBridgeSurgical.com">WellBridgeSurgical.com</a>
Surgery Alternative for Orthopedic Pain	Regenexx	866-756-4009	<a href="https://RegenexxBenefits.com/lafvb">RegenexxBenefits.com/lafvb</a>
Prescription	TrueScripts	844-257-1955	<a href="https://TrueScripts.com">TrueScripts.com</a>
Prescription	ElectRx	833-353-2879	<a href="https://ElectRx.com">ElectRx.com</a>
Dental	MetLife	800-942-0854	<a href="https://MetLife.com">MetLife.com</a>
Vision	VSP	800-877-7195	<a href="https://VSP.com">VSP.com</a>
Life and AD&D Coverage Voluntary Life Coverage Short Term Disability Voluntary Long Term Disability	MetLife	Life and AD&D: 800-275-4638 Disability: 800-275-4638	<a href="https://MetLife.com">MetLife.com</a>