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		BUY-UP PLAN	
Annual Deductible	Individual \$50 Family \$150	Annual Deductible	Individual \$50 Family \$150
Annual Plan Max	\$750 per person per year	Annual Plan Max	\$1,500 per person per year
	Oral Exams - twice per 12 months		Oral Exams - twice per 12 months
Preventive (covered at 100%) Does not apply	Cleanings - twice per calendar year	Preventive (covered at 100%) Does not apply	Cleanings - twice per calendar year
toward annual max and the deductible is waived.	X-Rays - once per calendar year, Full mouth once per 36 months	toward annual max and the deductible is waived.	X-Rays - once per calendar year, Full mouth once per 36 months
	Fluoride - for children under age 16, once per 6 months		Fluoride - for children under age 16, once per 6 months
Basic (covered at 80%)	Restorations Simple Extracts	Basic (covered at 80%)	Restorations Simple Extracts
Major	Not Covered	Major	Periodontics, Endodontics, Inlays/ Onlays/Crowns, Dentures and
Orthodontic Services	Not Covered	(covered at 50%)	Removable Prosthetics, Fixed Partial Dentures (Bridges)
		Orthodontic Services (\$1,500	Plan pays 50% (no deductible) of the covered orthodontia for children up

max per lifetime)



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

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**

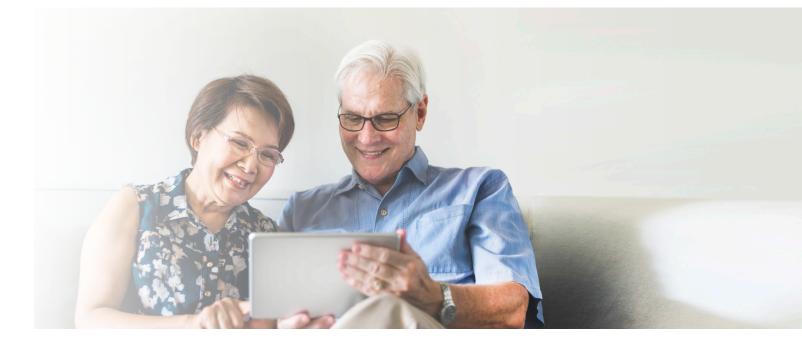
Medicare is health insurance for people who are age 65 or older, under 65 with certain disabilities, or any age with End-stage Renal Disease (permanent kidney failure). There are four types of Medicare... so which ones do you choose? It's a big step, but we have your back. Our Medicare Benefits Expert,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

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





IMPORTANT BENEFIT CONTACTS

BENEFIT	PROVIDER	PHONE	WEBSITE / EMAIL
Medical + Pharmacy	UnitedHealthcare	888-826-9781	MyUHC.com
Healthcare Concierge	HealthJoy	855-947-6900	Download the App!
Surgerical Services	WellBridge Surgical	317-480-4200	WellBridgeSurgical.com
Surgery Alternative for Orthopedic Pain	Regenexx	866-756-4009	RegenexxBenefits.com/lafvb
Prescription	TrueScripts	844-257-1955	TrueScripts.com
Prescription	ElectRx	833-353-2879	ElectRx.com
Dental	MetLife	800-942-0854	<i>MetLife.com</i>
Vision	VSP	800-877-7195	VSP.com
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	<i>MetLife.com</i>