

# FRISCO ISD DENTAL and VISION PLANS

Plan Year: October 1, 2010– September 30, 2011

## DENTAL

As part of the Employee Benefits Package, Frisco ISD offers a voluntary dental insurance program through MetLife. Under the MetLife Preferred Dentist Program (PDP), you have 2 plans from which to choose: the Basic Plan or the Enhanced Plan. The Basic Plan offers preventive and basic services, whereas the Enhanced Plan offers those services plus major and orthodontia services. For a brief summary of the dental plans, please refer to the *MetLife Dental Benefit Summary* in this Benefit Guide.

The MetLife PDP is a Preferred Provider Organization (PPO) that includes access to a network of “preferred dental providers.” Under the MetLife PDP, you are free to seek treatment from any licensed dentist in or out-of-network. However, if you receive care from a participating PDP dentist, your costs will generally be lower. PDP dentists have agreed to provide services at fees that are typically 10-35% below the average fees charged in their communities. For information on how the MetLife PDP works and how to find a participating PDP dentist, please refer to the *MetLife PDP Overview* in this Benefit Guide.

### Highlights of Dental Plan Changes Effective October 1, 2010:

- **Basic Plan: Lowered Policy Year Maximum from \$1,250 to: \$1,000**
- **Enhanced Plan: Changed Orthodontia Coverage from Adults & Children to: Children Only - to age 19**
- **Both Plans: Added *Graduating Dental Benefits Program*. Participants who maintain their coverage through MetLife with no gap in coverage will have an additional \$250 added to their policy year maximum each year for up to 3 years. The increase occurs on the 12-month anniversary of the participant’s effective date of coverage, with the first increase taking effect on or after 10/1/2011.**
  - *Note: If the participant has an interruption (gap) in coverage, his/her policy year maximum will start over again upon re-enrollment in the plan.*

## VISION

Frisco ISD offers a comprehensive voluntary vision care plan provided by Block Vision of Texas. When visiting a Block Vision participating provider, the plan will cover routine vision exams in full after a \$10 copayment, will cover most standard lenses in full, and will provide a generous benefit allowance for frames or contact lenses & fitting. You can use a non-participating provider if you wish, but you will receive a much smaller benefit. For a brief summary of the vision plan and information on how to access your vision benefits, please refer to the *Block Vision of Texas Benefit Illustration* and *Vision Plan Q & A* in this Benefit Guide.

**There are no changes to the Vision benefits for the October 1, 2010 Plan Year.**

*The Dental and Vision information contained throughout this Benefit Guide does not include all benefits, exclusions, limitations, terms and conditions of coverage. Please refer to your Benefit Certificates for a complete list and description of covered services. In case of discrepancy between the Benefit Guide and the actual plan documents, the actual plan documents will prevail.*