

FRISCO ISD DENTAL and VISION PLANS

Plan Year: October 1, 2008 – September 30, 2009

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 Benefit Highlights* page 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.

There are no changes to the Dental benefits for the October 1, 2008 Plan Year.

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, 2008 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.