

Arizona State Retirement System Dental Plan Review

Service/Provision	Page #	Prior Carrier Provision	MetLife Alternative Provision
Completed Services	11	Covered dental expenses will only include treatment provided to you or a covered dependent for which, as outlined in the Listing of Covered Dental Services provision, the date started and the date completed occur while the person is insured under the policy.	<p>MetLife considers an expense to be incurred at the completion date of the service. This ensures participants will not be disadvantaged if services are in progress at the initial effective date of their coverage.</p> <p>For example: Root Canal: A tooth opened prior to but completed after the MetLife dental plan effective date will be considered an eligible expense under the MetLife dental plan. Crowns and Bridgework: Treatment (preparation and impressions) started prior to but placed after the MetLife effective date will be considered an eligible expense under the MetLife dental plan. Partial or Full Dentures: Final impressions for appliances completed prior, but delivery made after the MetLife effective date will be considered eligible expenses under the MetLife dental plan, subject to MetLife plan frequency limits.</p>
Closed List	13, 20	Benefits will not be paid for expenses incurred for any service not listed in the Plan.	MetLife does not limit coverage to services that are specifically listed on a list of covered dental services.

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			<p>MetLife offers an open contract, whereby only those services that are explicitly excluded are ineligible for reimbursement.</p> <p>This approach allows MetLife to continuously evolve coverage as new coverage codes are added to the CDT code manual.</p>
Harmful Habit Appliances	13	Once per person	<p>These services are infrequently rendered and placing a frequency limit does not meet standards of care. They may need to be completed based upon dental necessity without a frequency limit limiting the care and benefit.</p>
Periapical X-rays	14	No more than 4 x-rays in any 12 months in a row.	<p>MetLife reimburses periapical x-rays based on dental necessity without arbitrary limits. There is no clinical evidence that supports 4 periapical x-rays per 12 months. A patient may need more than 4 in order for a dentist to properly diagnose dental disease or a dental problem. Overutilization is monitored and managed via advanced data analytics and targeted provider outreach and management.</p>
Occlusal Film	14	No more than 2 films in any 12 months in a row	<p>MetLife reimburses diagnostic x-rays based on dental necessity without arbitrary limits. Overutilization is monitored and managed via advanced data analytics and targeted provider outreach and management.</p>

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Extraoral Film	14	No more than 2 films in any 12 months in a row	MetLife reimburses diagnostic x-rays based on dental necessity without arbitrary limits. Overutilization is monitored and managed via advanced data analytics and targeted provider outreach and management.
Diagnostic Casts	18	No more than 1 time in any 36 months in a row	These services are infrequently rendered and placing a frequency limit does not meet standards of care. They may need to be completed based upon dental necessity without a frequency limit limiting the care and benefit.
Foreign Claims	21	Treatment performed outside of the United States of America, other than emergency dental treatment	MetLife will consider services rendered outside of the United States for payment. Reimbursement for services using an international dentist will be considered under the participant's out-of-network benefits. To receive reimbursement, participants simply need to save all receipts and submit a dental claim.