

Benefits Handbook Date January 1, 2017

Dental Plan

Marsh & McLennan Companies



Dental Plan

The Company's Dental Plan ("Plan") helps you and your family pay for dental care.

Under this Plan, you may choose from two plan options — Premier and Standard. With both options, you can receive treatment from any dentist you wish or from a dentist within MetLife's Preferred Dentist Program. Whether you see an in-network or out-of network provider, the Plan will reimburse a specified percentage for covered services. However, your costs are generally lower when you use a provider in MetLife's Preferred Dentist Program.

SPD and Plan Document

This section provides a summary of the Dental Plan options as of January 1, 2017.

This section, together with the *Administrative Information* section and the applicable section about participation, forms the Summary Plan Description and plan document of the Plan.

A Note about ERISA

The Employee Retirement Income Security Act of 1974 (ERISA) is a federal law that governs many employer-sponsored plans including this one. Your ERISA rights in connection with this Plan are detailed in the *Administrative Information* section.

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The Plan at a Glance

| Plan Feature | Premier Dental Option | | Standard Dental Option | |
|-------------------------------------|--|--|--|--|
| | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Annual Deductible | Individual: \$25 per calendar year Family: \$75 per calendar year | Individual: \$25 per calendar year Family: \$75 per calendar year | Individual: \$50 per calendar year Family: \$150 per calendar year | Individual: \$50 per calendar year Family: \$150 per calendar year |
| Plan Payment | Preventive and diagnostic—100% Basic Restorative—80% Major Restorative—50% | Preventive and diagnostic—100% of REASONABLE AND CUSTOMARY CHARGES (R&C) Basic Restorative—80% of R&C after deductible Major Restorative—50% of R&C after deductible | Preventive and diagnostic—100% Basic Restorative—80% Major Restorative—50% | Preventive and diagnostic—100% of REASONABLE AND CUSTOMARY CHARGES (R&C) Basic Restorative—80% of R&C after deductible Major Restorative—50% of R&C after deductible |
| Orthodontia | 50% | 50% of R&C | Not covered | |
| Orthodontia lifetime maximum | \$2,500 per covered individual (combined IN-NETWORK and OUT-OF-NETWORK) | | N/A | |
| Annual maximum | \$2,500 per covered individual (combined in-network and out-of-network) | | \$1,500 per covered individual (combined in-network and out-of-network) | |
| Lifetime maximum | None | None | None | None |

| Plan Feature | Premier Dental Option | | Standard Dental Option | |
|----------------------------|--|----------------|------------------------|----------------|
| | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Contact Information | For Dental Services: MetLife Dental Claims (Claims Administrator) P.O. Box 981282 El Paso, TX 79998-1282 Phone: +1 800 942 0854 www.metlife.com/mybenefits (Enter "Marsh & McLennan Companies, Inc." in the Account Sign in box for your company name. Then click Dental.) Marsh & McLennan Companies does not administer this Plan. MetLife's decisions are final and binding. | | | |

Participating in the Plan

You are eligible to participate in the Plan if you meet the eligibility requirements described in the *Participating in Healthcare Benefits* section.

You have the option to cover your family members who meet the eligibility requirements that are described in the *Participating in Healthcare Benefits* section.

Enrollment

To participate in this plan, you must enroll for coverage. You may enroll only:

- within 30 days of the date you become eligible to participate
- during Annual Enrollment
- within 30 days of a qualifying change in family status that makes you eligible to enroll
- within 30 days of losing other coverage that you had relied upon when you waived your opportunity to enroll in this plan.

Enrollment procedures for you and your eligible family members are described in the *Participating in Healthcare Benefits* section.

Cost of Coverage

You and the Company share the cost of coverage for both you and your eligible family members.

The cost of your coverage depends on the level of coverage you choose.

You can choose from four levels of coverage:

| | Semi-monthly Cost | Weekly Cost |
|--|-------------------|-------------|
| | | |

| | Semi-monthly Cost | Weekly Cost |
|-------------------------------|-------------------|-------------|
| Premier Dental Option | | |
| Employee Only | \$11.61 | \$5.36 |
| Employee + Spouse | \$27.86 | \$12.86 |
| Employee + Child(ren) | \$23.22 | \$10.72 |
| Family | \$40.64 | \$18.75 |
| Standard Dental Option | | |
| Employee Only | \$7.09 | \$3.27 |
| Employee + Spouse | \$17.02 | \$7.85 |
| Employee + Child(ren) | \$14.18 | \$6.54 |
| Family | \$24.82 | \$11.45 |

See the *Participating in Healthcare Benefits* section for more information on the cost of your coverage, such as information about taxes.

Imputed Income for Domestic Partner Coverage

If you cover your domestic partner or your domestic partner's children, there may be imputed income for the value of the coverage for those family members. See the *Participating in Healthcare Benefits* section for more information on imputed income for domestic partner coverage.

The table below shows the imputed income amounts.

Section 152 Dependents

If your domestic partner (or his or her child(ren)) qualifies as a dependent under IRS Section 152, imputed income does not apply.

| Imputed Income for Domestic Partner Coverage in the Comprehensive Dental Plan | | |
|--|--------------|---------|
| | Semi-monthly | Weekly |
| Premier Dental Option | | |
| Employee + Domestic Partner (non-qualified) | \$31.24 | \$14.42 |
| Employee + Child(ren) (non-qualified) | \$22.32 | \$10.30 |
| Employee + Domestic Partner (non-qualified) & Child(ren) | \$33.48 | \$15.45 |
| Employee + Domestic Partner & Child(ren) (Domestic Partner and Child(ren) non-qualified) | \$55.79 | \$25.75 |
| Standard Dental Option | | |
| Employee + Domestic Partner (non-qualified) | \$24.91 | \$11.50 |
| Employee + Child(ren) (non-qualified) | \$17.80 | \$8.22 |

| Imputed Income for Domestic Partner Coverage in the Comprehensive Dental Plan | | |
|--|---------|---------|
| Employee + Domestic Partner (non-qualified) & Child(ren) | \$26.69 | \$12.31 |
| Employee + Domestic Partner & Child(ren) (Domestic Partner and Child(ren) non-qualified) | \$44.49 | \$20.53 |

ID Cards

With MetLife, there are no ID cards for IN-NETWORK or OUT-OF-NETWORK services. When you are ready to receive in-network or out-of-network services, simply:

- find a MetLife network or out-of-network dentist, then
- make an appointment and tell the dentist you are a MetLife Preferred Dentist Program member through Marsh & McLennan Companies, Inc.

Your dentist and MetLife will handle the rest.

How the Plan Works

This Plan pays benefits for dental services received by you and your covered family members. Services can be provided by an IN-NETWORK or an OUT-OF-NETWORK provider.

If you use an in-network provider, you are responsible for the coinsurance amount on the provider's negotiated fee. The Plan pays the balance directly to a participating MetLife provider. For example, if the Plan pays an 80% benefit, your coinsurance amount would be 20% of the MetLife provider's negotiated fee.

If you use an out-of-network provider, you are responsible for the coinsurance amount on the reasonable and customary (R&C) charges for your geographic area and, depending on the service, you may have to meet a deductible. You must submit out-of-network expenses to the Claims Administrator for reimbursement. For example, if the Plan pays an 80% benefit, your coinsurance amount would be 20% of the reasonable and customary charge for your geographic area, after you meet your deductible. You are also responsible for any amount above the reasonable and customary charge.

Pretreatment estimates are recommended if the cost of the treatment will be over \$300, or if you will be undergoing procedures such as crowns, bridges, implants, periodontal work, inlays or onlays.

Some services have limits or restrictions—see “What’s Covered” on page 9.

Certain services are not covered, see “What’s Covered” on page 9.

The Plan reimburses covered dental services and treatment you receive outside the US at the out-of-network reimbursement level.

About the Network

This plan pays benefits at the IN-NETWORK benefit level up to the Plan's maximum benefit when you receive care from an in-network dentist. The Plan pays an in-network dentist directly.

Note: If a claim is submitted by a participating dentist without an employee's signature or signature on file authorizing MetLife to pay the dentist, payment will be issued to the employee.

How does the network operate?

You can choose any dentist you wish. But if you use an in-network dentist, that is, a dentist in MetLife's Preferred Dentist Program, your costs are generally lower.

If you use an in-network provider, you are responsible for the coinsurance amount on the provider's negotiated fee. The Plan pays the balance directly to a participating MetLife provider. For example, if the Plan pays an 80% benefit, your coinsurance amount would be 20% of the MetLife provider's negotiated fee. **Note:** If a claim is submitted by a participating dentist without an employee's signature or signature on file authorizing MetLife to pay the dentist, payment will be issued to the employee.

If you use an OUT-OF-NETWORK provider, you are responsible for the coinsurance amount on the reasonable and customary (R&C) charges for your geographic area and, depending on the service, you may have to meet a deductible. You must submit out-of-network expenses to the Claims Administrator for reimbursement. For example, if the Plan pays an 80% benefit, your coinsurance amount would be 20% of the reasonable and customary charge for your geographic area, after you meet your deductible, subject to the Plan's maximum benefit.

Dentists are neither agents nor employees of the Claims Administrator. The availability of any particular provider cannot be guaranteed and provider network composition is subject to change.

How can a dentist join MetLife's Preferred Dentist Program?

If your dentist is not a member of the program, he or she may call MetLife directly at +1 877 638 3379, to receive information on applying for participation.

In order to become a member of the program, the dentist must satisfy MetLife's credentialing criteria and agree to MetLife's fee schedule. Not all dentists who apply are guaranteed admittance to MetLife's network.

What happens if I am referred to an out-of-network dentist?

If you start your treatment with an in-network dentist and then are referred to an out-of-network dentist, services of the out-of-network dentist will be reimbursed at the rate for an out-of-network dentist, subject to applicable plan provisions. Be sure to secure a pre-treatment estimate, so that you are aware of the cost of the treatment beforehand.

What are the participating dentist's qualifications?

Dentists participating in the MetLife Preferred Dentist Program undergo an extensive credential-checking process by MetLife Dental that focuses on practice location, specialty, licensing, utilization, malpractice coverage and history, and emergency care arrangements. Participating dentists are re-credentialed by MetLife Dental periodically and are monitored periodically to ensure proper utilization patterns.

Where can I get a list of dentists and specialists in the network?

To view the provider directory online, visit the Claim Administrator's website (www.metlife.com/mybenefits). If you do not have internet access, a customized list of providers can be obtained without charge by contacting MetLife Dental.

Does the Plan cover dental services or treatment outside the United States?

Yes, the Plan reimburses covered dental services and treatment you receive outside the United States at the out-of-network reimbursement level.

Deductible

The annual deductible is \$25 for individuals and \$75 for families under the Premier option and \$50 for individuals and \$150 for families under the Standard option.

Preventive and diagnostic services, however, are covered at 100% of the reasonable and customary amount with no deductible.

Can I carry over any dental expenses from one year to the next to meet my deductible?

No, expenses that apply toward your deductible in one calendar year can't be applied toward the next calendar year deductible.

What is the individual deductible?

The deductible is \$25 per person, per calendar year under the Premier option and \$50 per person, per calendar year under the Standard option.

Preventive and diagnostic services are covered at 100% in-network or 100% of the reasonable and customary amount out-of-network with no deductible.

Your expenses up to the covered benefit amount count toward your deductible.

What is the family deductible?

The family deductible that applies to certain services is \$75 per calendar year under the Premier option and \$150 per calendar year under the Standard option.

Your expenses up to the covered benefit amount count toward your deductible.

What expenses are covered without my having to meet the deductible?

The following expenses are covered without your first having to meet the annual deductible:

- Preventive and diagnostic services (in-network or out-of-network)
- ORTHODONTIA services (covered under the Premier option only).

What expenses are not applied to the deductible?

The following services do not apply toward the deductible:

- Services not covered by the Plan
- Expenses in excess of REASONABLE AND CUSTOMARY CHARGES.

Predetermination of Benefits

What is the predetermination of benefits?

This feature of the Plan helps you estimate how much the Plan may pay (subject to your deductible and plan maximum at the time the estimate is provided) before you begin treatment with any dentist (in the Preferred Dentist Program or not). It is intended to avoid any misunderstanding about coverage or reimbursement, and it is not intended to interfere with your course of treatment.

How can I find out in advance what my dental plan will pay for my dental treatment?

Ask your dentist to submit a treatment plan to MetLife Dental.

The treatment plan must include the recommended services and their costs, as well as supporting X-rays and other records. MetLife Dental will estimate how much the Plan will pay (subject to your deductible and plan maximum at the time the estimate is provided), and will notify both you and your dentist in two or three weeks of the amount, if any, the Plan will pay.

Amount for a predetermination of benefits

You should get a predetermination of benefits if the cost of the treatment will be over \$300, or if you will be undergoing procedures such as crowns, bridges, implants, periodontal work, inlays or onlays.

Can I obtain a predetermination of benefits for my covered family members?

Your covered ELIGIBLE FAMILY MEMBERS can also obtain a predetermination of benefits, although it will not reflect the coordination of this Plan's benefit with benefits from any other plan under which your eligible family members may be covered. You should

compare the benefits of both plans and ask MetLife Dental for an explanation of the coordination of benefits provision if you have any questions.

Treatment Started Before Coverage Begins

Does the Plan pay for treatment started before my coverage starts?

No. The Plan doesn't pay for any treatment performed before you or your covered family member was covered by the Plan.

Treatment Started Before Coverage Ends

Does the Plan continue to pay for orthodontia treatment in progress after my coverage ends?

No, the Plan won't continue to pay for treatment in progress after your coverage ends. You can elect to continue coverage, however, through COBRA.

Does the Plan continue to pay for any other treatments in progress after my coverage ends?

No, the Plan won't continue to pay for treatment in progress after your coverage ends. You can elect to continue coverage, however, through COBRA.

Exception

Crowns, prosthetics and ROOT CANALS will be covered if the procedure was started prior to the date your coverage ends and is completed within 90 days of your coverage end date.

When is the expense for my denture, fixed bridgework, crownwork or root canal therapy incurred?

For the following procedures, the expense is incurred and the procedure is considered started when:

- the denture or fixed bridgework impression is taken,
- the crownwork preparation of the tooth is begun, or
- the root canal therapy work on the tooth is begun.

Claims are reviewed once the dentist submits the bill (generally dentists submit expenses once the procedure is completed).

Coordinating with Other Plans

If you or an eligible family member has coverage under the Marsh & McLennan Companies medical or dental benefits programs and coverage under another healthcare plan, Marsh & McLennan Companies benefits are coordinated with those provided by the other plan. Coordination of benefits is described in *Participating in Healthcare Benefits* section.

What's Covered

The following table summarizes the benefits the Plan pays for certain services. Participants can either use an IN-NETWORK or an out-of network provider.

For more detailed information on covered services, including information on co-payment amounts, please refer to "Covered Service Benefits and ADA Codes" on page 16.

| Plan Feature | Premier Dental Option | | Standard Dental Option | |
|-------------------------------------|--|---|--|---|
| | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Plan Payment | Preventive and diagnostic—100% Basic Restorative—80% Major Restorative—50% | Preventive and diagnostic—100% of REASONABLE AND CUSTOMARY CHARGES (R&C) Basic Restorative—80% of R&C after deductible Major Restorative—50% of R&C after deductible | Preventive and diagnostic—100% Basic Restorative—80% Major Restorative—50% | Preventive and diagnostic—100% of REASONABLE AND CUSTOMARY CHARGES (R&C) Basic Restorative—80% of R&C after deductible Major Restorative—50% of R&C after deductible |
| Orthodontia | 50% | 50% of R&C | Not covered | |
| Orthodontia lifetime maximum | \$2,500 per covered individual (combined in-network and OUT-OF-NETWORK) | | N/A | |
| Annual maximum | \$2,500 per covered individual (combined in-network and out-of-network) | | \$1,500 per covered individual (combined in-network and out-of-network) | |
| Lifetime maximum | None | | None | |

A more detailed list of covered services with general information is provided below.

Anesthetics

Does the Plan cover anesthetics?

The Plan covers:

- separate charges for medically necessary general anesthetics with oral and periodontal surgery
- charges for local anesthetics included in the allowances for treatments requiring local anesthesia.

For information on coverage amounts and co-payments, see “Covered Service Benefits and ADA Codes” on page 16.

What are the anesthetics exclusions?

The Plan does not cover:

- separate charges for analgesia
- separate charges for local anesthetics.

Cleanings and Oral Examinations

Does the Plan cover oral examinations and cleanings?

The Plan covers oral examinations and cleanings twice per calendar year.

For information on coverage amounts and co-payments, see “Covered Service Benefits and ADA Codes” on page 16.

What are the oral examinations and cleanings exclusions?

Refer to “What’s Not Covered” on page 24 for details.

Crowns

Does the Plan cover crowns?

The Plan covers:

- crowns and gold fillings only if a tooth, broken down by decay or injury, cannot be reconstructed by any other filling material
- replacement crowns and gold fillings.

The Plan has a CROWN TIME LIMIT. Replacement crowns will be covered only if the existing crown was installed at least 84 months before its replacement.

For information on coverage amounts and co-payments, see “Covered Service Benefits and ADA Codes” on page 16.

What are the crown exclusions?

The Plan does not cover:

- facing or veneers on molar teeth. Full cast or amalgam restorations are covered
- reimbursement for a temporary and a permanent crown is limited to the permanent crown charge.

Refer to “What’s Not Covered” on page 24 for details.

Drugs

Does the Plan cover drugs?

The Plan only covers therapeutic drug injections. Any prescriptions you may receive from your dentist generally would be covered under the rules of your medical plan's prescription plan.

For information on coverage amounts and co-payments, see "Covered Service Benefits and ADA Codes" on page 16.

What are the Plan's drug exclusions?

The Plan only covers therapeutic drug injections.

Refer to the "What's Not Covered" on page 24 section for details.

Emergency Treatment

Does the Plan cover emergency treatment?

The Plan covers emergency care to relieve pain when no other dental treatment is rendered. If any other treatment, except X-rays, is given, the benefit is based on that treatment.

For information on coverage amounts and co-payments, see "Covered Service Benefits and ADA Codes" on page 16.

What are the emergency treatment exclusions?

Refer to "What's Not Covered" on page 24 for details.

Endodontic Treatment (Root Canals)

Does the Plan cover endodontics?

The Plan covers ROOT CANAL therapy and other endodontics treatments.

For information on coverage amounts and co-payments, see "Covered Service Benefits and ADA Codes" on page 16.

What are the endodontics exclusions?

There are no specific endodontic exclusions.

Fillings

Does the Plan cover fillings?

The Plan covers silver (amalgam), porcelain, resin/composite and plastic fillings to restore the structure of teeth broken down by decay or injury.

For information on coverage amounts and co-payments, see "Covered Service Benefits and ADA Codes" on page 16.

Fluoride Applications

Does the Plan cover fluoride applications?

The Plan covers FLUORIDE applications once per calendar year for children under age 19.

For information on coverage amounts and co-payments, see “Covered Service Benefits and ADA Codes” on page 16.

What are the fluoride applications exclusions?

The Plan does not cover fluoride treatment for individuals age 19 or above.

Refer to “What’s Not Covered” on page 24 for details.

Oral Surgery and Extractions

Does the Plan cover oral surgery and extractions?

The Plan covers all extractions and other ORAL SURGERY.

For information on coverage amounts and co-payments, see “Covered Service Benefits and ADA Codes” on page 16.

What are the oral surgery and extractions exclusions?

The Plan does not cover:

- oral surgery postoperative care
- oral surgery treatment of fractures and dislocations (may be covered under your Medical Plan).

Refer to “What’s Not Covered” on page 24 for details.

Orthodontia

Does the Plan cover orthodontia?

The Premier option covers orthodontia; there is no coverage for orthodontia under the Standard option.

The Premier option covers the following orthodontia services:

- diagnostic procedures
- appliance therapy
- functional/myofunctional therapy to correct position of teeth.

The Premier option covers orthodontia for employees and covered family members.

Before undergoing any specialized technique or personalization (e.g. clear braces), make sure to contact MetLife to obtain a predetermination of benefits to see what, if anything, the Plan will cover.

If you use an in-network dentist with the Premier option, the Plan pays 50% of the provider's negotiated fee, up to a \$2,500 lifetime maximum benefit. With the Premier option, the Plan pays 20% of the orthodontia lifetime maximum after the first visit, with the remainder paid in equal quarterly installments over the duration of the treatment program, up to a 24-month payment period. For orthodontia services, fees are negotiated periodically.

If you use an out-of-network dentist with the Premier option, the Plan pays 50% of reasonable and customary charges for orthodontia services up to a \$2,500 lifetime maximum benefit. With the Premier option, the Plan pays 20% of the orthodontia lifetime maximum after the first visit, with the remainder paid in equal quarterly installments over the duration of the treatment program, up to a 24-month payment period. For orthodontia services, fees are negotiated periodically.

Regardless of whether you use an in-network or out-of-network dentist, consultation fees for orthodontia services are applied toward the Plan's \$2,500 maximum lifetime orthodontia benefit.

Orthodontia services are not subject to a deductible.

What are the orthodontia exclusions?

The Standard option provides no coverage for orthodontia.

The Premier option doesn't cover:

- charges for continuation of orthodontic treatment that began before the employee or family member was covered by the Plan
- repair or replacement of an orthodontic appliance.

Refer to "What's Not Covered" on page 24 for details.

Periodontics and Periodontal Cleanings

Does the Plan cover periodontics?

The Plan covers PERIODONTICS, including periodontal surgery, to treat the gum and supporting tissues.

For information on coverage amounts and co-payments, see "Covered Service Benefits and ADA Codes" on page 16.

Are periodontal cleanings covered by the Plan?

Yes, the Plan covers four periodontal cleanings per calendar year (or two periodontal cleanings combined with two regular cleanings) provided one or more of the following periodontal treatments has been performed in two or more quadrants:

- scaling
- root planing
- osseous surgery.

What are the periodontics exclusions?

There are no specific periodontic exclusions.

Prosthodontics

Does the Plan cover dentures and bridgework?

The Plan covers:

- DENTURES or bridges to replace existing appliances, even if the teeth were extracted before coverage began
- if the appliances are more than 84 months old and cannot be made serviceable
- full or partial dentures and fixed or partial removable bridgework to replace missing natural teeth
- replacing or repairing damaged dentures and adding teeth to existing dentures.

For information on coverage amounts and co-payments, see “Covered Service Benefits and ADA Codes” on page 16.

What are the denture and bridgework exclusions?

The Plan does not cover:

- adjustments to dentures more than six months after installation
- specialized techniques, precision attachments, personalization or characterization of dentures
- reimbursement for a temporary and a permanent denture is limited to the permanent denture charge.

Refer to “What’s Not Covered” on page 24 for details.

Does the Plan cover sealants?

The Plan covers sealants once every 60 months for children under age 19, on previously unrestored, decay free permanent molars.

For information on coverage amounts and co-payments, see “Covered Service Benefits and ADA Codes” on page 16.

What are the sealants exclusions?

Refer to “What’s Not Covered” on page 24 for details.

Space Maintainers

Does the Plan cover space maintainers?

The Plan covers fixed, unilateral and removable bilateral SPACE MAINTAINERS required for maintenance of space resulting from the premature loss of deciduous (baby) teeth.

For information on coverage amounts and co-payments, see “Covered Service Benefits and ADA Codes” on page 16.

What are the space maintainer exclusions?

There are no exclusions.

X-rays and Pathology

Does the Plan cover X-rays?

The Plan covers:

- BITEWING X-rays twice per calendar year
- full-mouth X-rays, including panoramic X-rays, once every 36 months, as part of a general examination

For information on coverage amounts and co-payments, see “Covered Service Benefits and ADA Codes” on page 16.

What are the X-ray exclusions?

Frequency limitations apply to these services.

Refer to “What’s Not Covered” on page 24 for details.

Alternative Benefits

There are often several ways to treat a particular dental problem. To determine the benefits the Plan will pay, consideration is given to alternative procedures that will produce a satisfactory result. The Plan will provide benefits based on a less costly procedure if the results meet accepted standards of dental practices. The patient may choose the more costly procedures, but the patient will be responsible for the difference in charge.

Covered Service Benefits and ADA Codes

Diagnostic

| ADA Code | Description | In-Network | Out-of-Network |
|-----------------------------------|---|------------|----------------|
| Clinical Oral Examinations | | | |
| 120 | Periodic oral evaluation—two per calendar year | 100% | 100% |
| 140 | Limited oral evaluation—no more than two per calendar year in lieu of standard exams | 100% | 100% |
| 150 | Comprehensive oral evaluation—two per calendar year | 100% | 100% |
| 160 | Detailed & extensive oral evaluation—no more than two per calendar year in lieu of standard exams | 100% | 100% |
| 170 | Re-evaluation-limited, problem—no more than two per calendar year in lieu of standard exams | 100% | 100% |
| 180 | Comprehensive periodontal evaluation—no more than two per calendar year in lieu of standard exams | 100% | 100% |
| Radiographs | | | |
| 210 | Intraoral-complete series (including bitewings)—once per 36 months | 100% | 100% |
| 220 | Intraoral periapical—first film | 100% | 100% |
| 230 | Intraoral periapical—each additional film | 100% | 100% |
| 272 | Bitewings-two films—two per calendar year | 100% | 100% |
| 274 | Bitewings-four films—two per calendar year | 100% | 100% |
| 330 | Panoramic film—once per 36 months | 100% | 100% |

Preventive Services

| ADA Code | Description | In-Network | Out-of-Network |
|---|---|------------|----------------|
| Dental Prophylaxis | | | |
| 1110 | Prophylaxis-adult (limited to twice yearly) | 100% | 100% |
| 1120 | Prophylaxis-child (limited to twice yearly) | 100% | 100% |
| 1201 | Topical application of FLUORIDE (including prophylaxis)—one per calendar year through age 18 | 100% | 100% |
| 1203 | Topical application of fluoride (excluding prophylaxis)—one per calendar year through age 18 | 100% | 100% |
| Other Preventive Services | | | |
| 1351 | SEALANT-per tooth, non restored permanent 1 st and 2 nd molars only—to age 19, one per 60 months | 100% | 100% |
| Space Maintenance (Passive Appliances) | | | |
| 1510 | Fixed, unilateral type | 100% | 100% |
| 1515 | Fixed, bilateral type | 100% | 100% |
| 1520 | Removable, unilateral type | 100% | 100% |
| 1525 | Removable, bilateral type | 100% | 100% |
| Other Periodontal Services | | | |
| 4910 | Periodontal maintenance procedure following active therapy where treatment including scaling, root planing, and osseous surgery have been performed. No more than 4 four per calendar year when combined with regular cleanings | 80% | 80% |
| Unclassified Treatment | | | |
| 9110 | Palliative (emergency) treatment of dental pain—minor procedures | 100% | 100% |

Restorative

| ADA Code | Description | In-Network | Out-of-Network |
|---|--|-------------------|-----------------------|
| Amalgam Restorations (including polishing) | | | |
| 2140 | Amalgam—one surface, permanent | 80% | 80% |
| 2150 | Amalgam—two surfaces, permanent | 80% | 80% |
| 2160 | Amalgam—three surfaces, permanent | 80% | 80% |
| 2161 | Amalgam—four or more surfaces, permanent | 80% | 80% |
| Resin Restorations | | | |
| 2330 | Resin—one surface, anterior | 80% | 80% |
| 2331 | Resin—two surfaces, anterior | 80% | 80% |
| 2332 | Resin—three surfaces, anterior | 80% | 80% |
| 2335 | Resin—four or more surfaces, anterior | 80% | 80% |
| 2390 | Resin-based composite CROWN, anterior | 80% | 80% |
| 2391 | Resin-based composite—one surface, posterior | 80% | 80% |
| 2392 | Resin-based composite—two surfaces, posterior | 80% | 80% |
| 2393 | Resin-based composite—three surfaces, posterior | 80% | 80% |
| 2394 | Resin-based composite—four or more surfaces, posterior | 80% | 80% |
| Inlay Restorations | | | |
| 2650 | Inlay, composite/resin—one surface—one per 84 months | 50% | 50% |
| 2651 | Inlay, composite/resin—two surfaces—one per 84 months | 50% | 50% |
| 2652 | Inlay, composite/resin—three or more surfaces—one per 84 months | 50% | 50% |
| 2662 | Onlay, composite/resin two surfaces laboratory processed—one per 84 months | 50% | 50% |

| ADA Code | Description | In-Network | Out-of-Network |
|--|---|-------------------|-----------------------|
| 2663 | Onlay, composite/resin three surfaces laboratory processed—one per 84 months | 50% | 50% |
| 2664 | Onlay, composite/resin four or more surfaces laboratory processed—one per 84 months | 50% | 50% |
| Crowns-Single Restorations Only | | | |
| 2740 | Porcelain/ceramic substrate—one per 84 months | 50% | 50% |
| 2750 | Porcelain fused to high noble metal—one per 84 months | 50% | 50% |
| 2751 | Porcelain fused to predominantly base metal—one per 84 months | 50% | 50% |
| 2752 | Porcelain fused to noble metal—one per 84 months | 50% | 50% |
| 2790 | Full cast high noble metal—one per 84 months | 50% | 50% |
| 2810 | 3/4 cast metallic—one per 84 months | 50% | 50% |
| Other Restorative Services | | | |
| 2930 | Prefabricated stainless steel crown, primary tooth—one per 84 months | 80% | 80% |
| 2940 | Sedative filling | 80% | 80% |
| 2950 | Core buildup, including any pins – one per 84 months | 50% | 50% |
| 2952 | Cast post and core in addition to crown – one per 84 months | 50% | 50% |
| 2954 | Prefabricated post and core in addition to crown – one per 84 months | 50% | 50% |

Endodontics

| ADA Code | Description | In-Network | Out-of-Network |
|---------------------|---|-------------------|-----------------------|
| Pulp Capping | | | |
| 3110 | Pulp cap—direct (excluding final restoration) | 80% | 80% |

| ADA Code | Description | In-Network | Out-of-Network |
|---|---|-------------------|-----------------------|
| 3120 | Pulp cap—indirect (excluding final restoration) | 80% | 80% |
| Pulpotomy | | | |
| 3220 | Therapeutic pulpotomy (excluding final restoration) | 80% | 80% |
| Root Canal Therapy (including treatment plan, clinical procedures, and follow-up care) | | | |
| 3310 | Anterior (excluding final restoration) | 80% | 80% |
| 3320 | Bicuspid (excluding final restoration) | 80% | 80% |
| 3330 | Molar (excluding final restoration) | 80% | 80% |
| Periapical Services | | | |
| 3410 | Apicoectomy/periradicular surgery—anterior | 80% | 80% |
| 3421 | Apicoectomy/periradicular surgery—bicuspid (1 st root) | 80% | 80% |
| 3425 | Apicoectomy/periradicular surgery—molar (1 st root) | 80% | 80% |
| 3426 | Apicoectomy/periradicular surgery (each additional root) | 80% | 80% |

Periodontics

| ADA Code | Description | In-Network | Out-of-Network |
|---|---|-------------------|-----------------------|
| Surgical and Non-Surgical Services | | | |
| 4210 | GINGIVECTOMY or gingivoplasty—per quadrant—one per 36 months | 80% | 80% |
| 4211 | Gingivectomy or gingivoplasty—one to three teeth per quadrant—one per 36 months | 80% | 80% |
| 4249 | Clinical crown lengthening—hard tissue—one per 36 months | 80% | 80% |
| 4260 | Osseous surgery (including flap entry and closure)—four or more contiguous teeth per quadrant—one per 36 months | 80% | 80% |

| ADA Code | Description | In-Network | Out-of-Network |
|--|--|-------------------|-----------------------|
| 4261 | Osseous surgery (including flap entry and closure)—one to three teeth per quadrant—one per 36 months | 80% | 80% |
| 4263 | Bone replacement graft—1 st tooth in quadrant—one per 36 months | 80% | 80% |
| 4264 | Bone replacement graft—each additional tooth in quadrant—one per 36 months | 80% | 80% |
| 4271 | Free soft tissue graft procedure, including donor site surgery—one per 36 months | 80% | 80% |
| Adjunctive Periodontal Services | | | |
| 4341 | Periodontal scaling and root planing-four or more contiguous teeth per quadrant—one per 24 months | 80% | 80% |
| 4342 | Periodontal scaling and root planing-one to three teeth per quadrant—one per 24 months | 80% | 80% |
| 4355 | Debridement – one per lifetime | 80% | 80% |

Prosthodontics

| ADA Code | Description | In-Network | Out-of-Network |
|---|---|-------------------|-----------------------|
| Complete Dentures (including routine post-delivery care) | | | |
| 5110 | Complete denture, upper—one per 84 months | 50% | 50% |
| 5120 | Complete denture, lower—one per 84 months | 50% | 50% |
| Partial Dentures (including routine post-delivery care) | | | |
| 5211 | Upper partial denture-resin base (including any conventional clasps, rests and teeth)—one per 84 months | 50% | 50% |
| 5212 | Lower partial denture-resin base (including any conventional clasps, rests and teeth)—one per 84 months | 50% | 50% |

| ADA Code | Description | In-Network | Out-of-Network |
|-------------------------------------|---|-------------------|-----------------------|
| 5213 | Upper partial denture-cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)—one per 84 months | 50% | 50% |
| 5214 | Lower partial denture-cast metal framework with resin denture bases (including any conventional clasps, rests, and teeth)—one per 84 months | 50% | 50% |
| 5730 | Relines – one per 36 months | 80% | 80% |
| 5710 | Rebase – one per 36 months | 80% | 80% |
| Repairs to Complete Dentures | | | |
| 5520 | Replace missing or broken teeth, complete denture (each tooth) | 80% | 80% |
| Repairs to Partial Dentures | | | |
| 5640 | Replace broken teeth-per tooth | 80% | 80% |

Prosthodontics, Fixed

| ADA Code | Description | In-Network | Out-of-Network |
|--------------------------------|---|-------------------|-----------------------|
| Bridge Pontics | | | |
| 6010 | Implant—one per 84 months | 50% | 50% |
| 6092 | Recements | 80% | 80% |
| 6240 | Pontic-porcelain fused to high noble metal—one per 84 months | 50% | 50% |
| 6242 | Pontic-porcelain fused to noble metal—one per 84 months | 50% | 50% |
| Bridge Retainers-Crowns | | | |
| 6750 | Crown-porcelain fused to high noble metal—one per 84 months | 50% | 50% |
| 6751 | Crown-porcelain fused to predominantly base metal—one per 84 months | 50% | 50% |

| ADA Code | Description | In-Network | Out-of-Network |
|----------|--|------------|----------------|
| 6752 | Crown-porcelain fused to noble metal—one per 84 months | 50% | 50% |

Oral Surgery

| ADA Code | Description | In-Network | Out-of-Network |
|--|--|------------|----------------|
| Extractions (including local anesthesia and routine post-operative care) | | | |
| 7140 | Extraction, erupted tooth or exposed root (elevation and/or forceps removal) | 80% | 80% |
| Surgical Extractions (including local anesthesia and routine post-operative care) | | | |
| 7210 | Surgical removal of erupted tooth | 80% | 80% |
| 7220 | Removal of impacted tooth-soft tissue | 80% | 80% |
| 7230 | Removal of impacted tooth-partially bony | 80% | 80% |
| 7240 | Removal of impacted tooth-completely bony | 80% | 80% |
| 7250 | Surgical removal of residual root (cutting procedure) | 80% | 80% |
| Surgical Incisions | | | |
| 7510 | Incision and drainage of abscess, intraoral soft tissue | 80% | 80% |

Adjunctive General Services

| ADA Code | Description | In-Network | Out-of-Network |
|----------------------------------|---|------------|----------------|
| Anesthesia | | | |
| 9220 | General anesthesia-first 30 minutes | 80% | 80% |
| 9221 | General anesthesia-each additional 15 minutes | 80% | 80% |
| 9240 | Intravenous sedation | 80% | 80% |
| Professional Consultation | | | |

| ADA Code | Description | In-Network | Out-of-Network |
|-------------------------------|--|------------|----------------|
| 9310 | Consultation (diagnostic service provided by dentist or physician other than practitioner providing treatment) | 80% | 80% |
| Drugs | | | |
| 9610 | Therapeutic drug injection, by report | 80% | 80% |
| Miscellaneous Services | | | |
| 9910 | Application of desensitizing medicaments | 80% | 80% |
| 9940 | Occlusal guards, by report | 80% | 80% |
| 9951 | Occlusal adjustment-limited | 80% | 80% |
| 9952 | Occlusal adjustment-complete | 80% | 80% |
| 8210 | Harmful Habits | 50% | 50% |

What's Not Covered

General Exclusions

What are the general exclusions?

The Plan doesn't cover:

- cosmetic treatment
- replacement for accidental injured teeth (contact your medical plan claims administrator to find out whether services are covered under your medical plan)
- treatment covered under any other plan sponsored by Marsh & McLennan Companies (other than through a health care flexible spending account or health savings account)
- treatment furnished in a US government hospital
- treatment performed before the employee or family member was covered by the Plan
- services not performed by a dentist except for those services of a licensed dental hygienist which are supervised and billed by a dentist for scaling and polishing of teeth; or FLUORIDE treatments
- treatment required because of teeth grinding (except for occlusal guards)

- replacement of a lost, missing or stolen CROWN BRIDGE or denture
- services or supplies which are covered by any workers' compensation laws or occupational disease laws
- services or supplies, which are, covered by any employers' liability laws
- services or supplies which any employer is required by law to furnish in whole or part
- services or supplies for which no charge would have been made in the absence of dental benefits
- services or supplies which are deemed experimental in terms of generally accepted dental standards
- use of materials or home health aids to prevent decay, such as toothpaste or fluoride gels, other than topical application of fluoride
- instruction for oral care such as hygiene or diet
- charges by the dentist for completing dental forms
- sterilization supplies
- charges for broken appointments
- treatment that would otherwise be free to you.

Diagnostic and Preventive Exclusions

What are the diagnostic and preventive exclusions?

The Plan doesn't cover:

- education or training and supplies used for personal oral hygiene or plaque control and dietary or nutritional counseling
- treatment or appliances to increase vertical dimension (the length of the face determined by the distance of the separation of jaws)
- repair or replacement of SEALANT within 60 months of initial placement.

Restorative Exclusions

What are the restorative exclusions?

The Plan doesn't cover:

- reimbursement for a temporary and a permanent CROWN is limited to the permanent crown charge
- adjustments to DENTURES within six months of installation

- specialized techniques, precision attachments, personalization or characterization of dentures
- reimbursement for a temporary and a permanent denture is limited to the permanent denture charge
- ORAL SURGERY postoperative
- oral surgery treatment of fracture and dislocation of a tooth (may be covered under your medical plan)
- orthognathic surgery (covered under your medical plan if medically necessary)
- replacement of wisdom teeth
- restorations to restore occlusion (chewing or grinding the surface of bicuspid and molar teeth), unless given in connection with orthodontic treatment
- surgery for Temporomandibular Joint Syndrome (TMJ/TMD) (covered under your medical plan if medically necessary).

General Services Exclusions

What are the general services exclusions?

The Plan doesn't cover:

- separate charges for general anesthetics
- separate charges for local anesthetics.

Orthodontic Exclusions

What are the orthodontic exclusions?

The Standard option does not cover any orthodontia services. Under the Premier option, the Plan doesn't cover:

- charges for continuation of orthodontic treatment that began before the employee or family member was covered by the Plan
- repair or replacement of an orthodontic appliance.

Filing Claims

How do I file a claim?

If you are using an IN-NETWORK dentist, MetLife Dental pays your dentist directly. You don't have to file a claim.

If you are not using an in-network dentist, you or your dentist will have to submit a claim to MetLife Dental for processing. You have to file the claim within 12 months after the date of service; otherwise, you will not receive reimbursement.

Note: If a claim is submitted by a participating dentist without an employee's signature or signature on file authorizing MetLife to pay the dentist, payment will be issued to the employee.

Where do I get a claim form?

You can get a claim form from:

MetLife Dental

P.O. Box 981282

El Paso, TX 79998-1282

+1 800 942 0854

www.metlife.com/mybenefits (Enter "Marsh & McLennan Companies, Inc." in the Account Sign in box for your company name. Then click Dental.)

When will I receive the payment after I submit my claim?

Once you submit the claim, it takes MetLife Dental about 10 business days to process the claim and transmit payment, if any, to your dentist.

Who receives the payment?

If you are using an in-network dentist, MetLife Dental pays your dentist directly.

If you are using an OUT-OF-NETWORK dentist, you can have benefits paid to you or directly to your dentist. To have the benefits paid to your dentist, sign the assignment section of the claim form.

Note: If a claim is submitted by a participating dentist without an employee's signature or signature on file authorizing MetLife to pay the dentist, payment will be issued to the employee

Appealing Claims

There are special rules, procedures and deadlines that apply to appeals of benefit determinations and denied claims and you have special legal rights under ERISA. Please refer to the *Administrative Information* section for a description of the appeal process.

What happens if I have a Flexible Spending Account?

Your dental claim for any co-payment or any other amount not covered by the Plan, including ORTHODONTIA, will be sent automatically to the Flexible Spending Account Claims Administrator for processing.

Glossary

BITEWING

A bitewing is the dental X-ray showing the crown portions of the upper and lower teeth.

BRIDGE

A bridge is a strong connecting link between two or more teeth, replacing a missing tooth or teeth. It usually has a gold frame and porcelain that has the shape and color of the missing teeth.

CROWN

A crown—also called a cap—is a porcelain or gold tooth cover for a decayed, damaged, brittle or discolored tooth that has a strong base and roots.

DENTURES

Dentures are removable, artificial teeth designed to help you chew, restore your bite and improve your appearance.

ELIGIBLE FAMILY MEMBERS

Child/Dependent Child means:

- your biological child
- a child for whom you or your spouse are the legally appointed guardian with full financial responsibility
- the child of a domestic partner
- your stepchild
- your legally adopted child or a child or child placed with you for adoption.

Note: Any child that meets one of these eligibility requirements and who is incapable of self support by reason of a total physical or mental disability as determined by the Claims Administrator, may be covered beyond the end of the calendar year in which the child attains age 26.

Dependent children are eligible for healthcare coverage until the end of the calendar year in which they attain age 26. This eligibility provision applies even if your child is married, has access to coverage through his or her employer, doesn't attend school full-time or live with you, and is not your tax dependent.

Note: While married children are eligible for healthcare coverage under your plan until the end of the calendar year in which they attain age 26, this provision does not apply to your child's spouse and/or child(ren), unless you or your spouse is the child's legally appointed guardian with full financial responsibility.

The Company has the right to require documentation to verify the relationship (such as a copy of the court order appointing legal guardianship). Company medical coverage does not cover foster children or other children living with you, including your grandchildren, unless you are their legal guardian with full financial responsibility—that is, you or your spouse claims them as a dependent on your annual tax return.

ENDODONTIC TREATMENT

Endodontics refers to the care of the pulp chambers and root canals of your natural teeth; it usually involves sterilization and filling.

FLUORIDE

Fluoride is a natural substance found in minerals that works with your tooth or bone structure to make it stronger and more resistant to acid decay.

GINGIVECTOMY

Gingivectomy refers to the surgical removal of the flaps of gum tissue that create pockets alongside teeth that have periodontal damage. This operation is designed to stop periodontal disease.

IN-NETWORK

When you receive care from a dentist who has an agreement with your Plan, it is referred to as in-network care. Your costs are generally lower for in-network care than for out-of-network care.

INLAYS AND ONLAYS

An inlay is a cast porcelain, composite or gold filling that is used to help restore the side or top area of a tooth. Onlays are similar to inlays but are used to cover the entire chewing surface of a tooth.

ORAL SURGERY

Oral surgery is surgery of the oral mouth cavity, including teeth and gums. Dental oral surgery typically includes complex extractions and other surgical procedures.

ORTHODONTIA

Orthodontia is the branch of dentistry that specializes in the diagnosis, prevention and treatment of dental and facial irregularities through the use of devices such as removable appliances or fixed braces to remove teeth or adjust underlying bone.

OUT-OF-NETWORK

When you receive care from a dentist who does not have an agreement with your Plan, your services are considered out-of-network. Your costs are generally lower for in-network care than for out-of-network care.

PERIODONTICS

Periodontics is the treatment of the supporting structure of the tooth—the gum and bone tissue

REASONABLE AND CUSTOMARY CHARGES

A reasonable and customary (R&C) charge is the lesser of the fee most dentists in an area normally charge for the same type of dental service (as determined by MetLife) and your provider's actual charges. It is sometimes called usual, reasonable and customary (URC); or usual, customary and reasonable (UCR) charges.

ROOT CANAL

A root canal is a procedure where the nerve of a heavily decayed tooth is removed from the tooth and replaced with a filling material.

SEALANT

A sealant is the protective plastic coating applied over grooves in your teeth to prevent decay.

SPACE MAINTAINER

A space maintainer is an appliance children use in their mouths to keep a space until a permanent tooth comes in to fill the space so their remaining teeth don't drift or crowd new teeth.

SPLINTING

Splinting is connecting teeth with a fixed appliance.

SPOUSE/DOMESTIC PARTNER

Adding a spouse or same gender or opposite gender domestic partner to certain benefits coverage is permitted upon employment or during the Annual Enrollment period for coverage effective the following January 1st if you satisfy the plans' criteria, or immediately upon satisfying the plans' criteria if you previously did not qualify. To obtain domestic partner coverage, you will need to complete an Affidavit of Eligible Family Membership declaring that:

Spouse / Domestic Partner

- You have already received a marriage license from a US state or local authority, or registered your domestic partnership with a US state or local authority.

Spouse Only

- Although not registered with a US state or local authority, your relationship constitutes a marriage under US state or local law (e.g., common law marriage or a marriage outside the US that is honored under US state or local law).

Domestic Partner Only

- Although not registered with a US state or local authority, your relationship constitutes an eligible domestic partnership. To establish that your relationship constitutes an eligible domestic partnership you and your domestic partner must:
 - be at least 18 years old
 - not be legally married, under federal law, to each other or anyone else or part of another domestic partnership during the previous 12 months
 - currently be in an exclusive, committed relationship with each other that has existed for at least 12 months and is intended to be permanent
 - currently reside together, and have resided together for at least the previous 12 months, and intend to do so permanently
 - have agreed to share responsibility for each other's common welfare and basic financial obligations
 - not be related by blood to a degree of closeness that would prohibit marriage under applicable state law.

Marsh & McLennan Companies reserves the right to require documentary proof of your domestic partnership or marriage at any time, for the purpose of determining benefits eligibility. If requested, you must provide documents verifying the registration of your domestic partnership

with a state or local authority, your cohabitation and/or mutual commitment, or a marriage license that has been approved by a state or local government authority.

In order to cover the child(ren) of a domestic partner, you will be required to complete an Affidavit of Eligible Family Member. Go to Colleague Connect (<https://colleagueconnect.mmc.com>), click **Career & Rewards** and select **Mercer Marketplace benefits enrollment website** under Resources.

TIME LIMIT

Some covered services are reimbursed based on time limits. In these cases, reimbursement is determined by the exact date of the covered service. For example, the Plan reimburses dentures only after 84 months since the dentures were placed. So, if you received dentures on June 16, 2011, you will next be eligible to receive a new set of dentures on or after June 16, 2016. This is true even if new dentures are lost or stolen.

TMJ (TEMPOROMANDIBULAR JOINT) SYNDROME

TMJ/TMD syndrome is a medical or dental problem related to the temporomandibular joint that links the jaw bone and skull.