

Dental Plans

Indianapolis Professional Firefighters Health and Wellness Trust offers dental benefits through Metlife, which allows you to seek treatment from the dentist of your choice. To reduce out-of-pocket costs, use an in-network provider. Selecting a Metlife PPO dentist removes the risk of balance billing.

Dental Benefits	Low Plan		High Plan	
	In Network	Out of Network	In Network	Out of Network
Annual Deductible				
Individual	\$0	\$25	\$0	\$25
Family	\$0	\$75	\$0	\$75
Annual Benefit Maximum	\$1,000	\$1,000	\$1,500	\$1,500
Preventive/Diagnostic	100%	100%	100%	80%
Basic Services				
Palliative Treatment, Brush Biopsy, Space Maintainers, Sealants, Fillings, Crown Repair, Relines/Repairs to Prosthetic Appliances	80%	80%	80%	80%
Endodontic/Periodontic/Oral Surgery Services, TMD Treatment (Root Canals, Extractions/Dental Surgery)	80%	80%	80%	80%
Major Services				
Crowns, Bridges, Implants, Dentures	50%	50%	50%	50%
Orthodontic Services				
Braces	0%	0%	50%	50%
Lifetime Orthodontia Maximum	\$0	\$0	\$1,900	\$1,900
Orthodontic Age Limit	None		None	