

Dental



Dental coverage is key to your overall health and MCDML will now offer dental coverage through BCBS. To find a provider in BlueCare Dental network, please visit: www.bcbstx.com/onedirectory/dental.htm

BCBS DENTAL PPO PLAN	
NETWORK	
	BlueCare Dental
ANNUAL DEDUCTIBLE	
INDIVIDUAL	\$50
FAMILY	\$150 (up to 3 individual deductibles)
ANNUAL BENEFIT MAXIMUM	
PER PERSON	\$2,000
COVERED SERVICES (You Pay)	
DIAGNOSTIC EVALUATIONS <i>Periodic, problem-focused, and comprehensive</i>	0% (deductible waived)
PREVENTIVE SERVICES <i>Cleanings, X-Rays, Sealants</i>	0% (deductible waived)
BASIC RESTORATIVE SERVICES <i>Fillings, Root Canals, Extractions</i>	20%
MAJOR RESTORATIVE SERVICES <i>Crowns, Dentures, Implants</i>	50%
ORTHODONTICS (Adults & dependent children up to age 19)	
ORTHODONTIC SERVICES	50% (deductible does not apply)
LIFETIME MAXIMUM BENEFIT	\$2,000

Vision



VISION COVERAGE

MCDML continues to offer you the option to purchase vision coverage through MetLife. To find a provider in VSP network, please visit: www.metlife.com/vision

IN-NETWORK	METLIFE VISION PLAN
NETWORK	
NETWORK	VSP Choice + MetLife Affiliates
EXAMS/FITTINGS (You Pay)	
EXAMINATION	\$10
CONTACT FITTING/EVALUATION	\$60
FREQUENCY	Once every 12 months
LENSES	
LENSES <i>Single, Bi-focal, Tri-focal, & Lenticular</i>	\$25
CONTACT LENSES	\$150
FREQUENCY	Once every 12 months
FRAMES	
FRAMES	\$150 after \$25 copay <i>At Costco: \$85 allowance after \$25 copay + 20% savings on amount over allowance</i>
FREQUENCY	Once every 12 months

Life & Disability



BASIC LIFE & AD&D

MCDML offers this benefit to you at no cost through MetLife.

METLIFE - BASIC LIFE / AD&D

WHO PAYS	Medical City Management
COVERAGE AMOUNT	YOU: 2X Basic Annual Earnings up to maximum of \$400,000 (rounded to next \$1,000)
	SPOUSE: \$5,000
	CHILD: Birth-6 Months: \$100; 6 Months to 26 Years: \$2,000

**Age reductions apply*

LONG-TERM DISABILITY

MCDML offers this benefit to you at no cost through MetLife.

LONG-TERM DISABILITY*

WHO PAYS	Medical City Management
BENEFIT	60% of monthly pre-disability earnings
MONTHLY MINIMUM BENEFIT	\$100
MONTHLY MAXIMUM BENEFIT	\$10,000
ELIMINATION PERIOD	90 days
MAXIMUM BENEFIT PERIOD	Payments last for as long as you are disabled or until you reach your Social Security Normal Retirement Age (SSNRA), whichever is sooner.

**Limitations related to mental illness, drug & alcohol use apply*