

Toledo Bar Association Plan Summary

With the Toledo Bar Association Dental Insurance plan, your acceptance is guaranteed.

- **100% coverage** for preventive care for in-network exams, cleanings and X-rays¹
- **Freedom to visit any dentist** you want whether they are in the MetLife network or not²
- **Typical savings of 35% - 50%** on covered services when you use a participating dentist³

Eligibility

Active members⁴ of the Toledo Bar Association in good standing, their spouses/domestic partners, and children⁵ may apply.

Plan Benefits — Choose a Plan

Plan Option 1

High Plan

Network: PDP Plus[§]

Coverage Type	In-Network % of Negotiated Fee*	Out-of-Network % of R&C Fee**
Type A: Preventive (cleanings, exams, X-rays)	100%	100%
Type B: Basic Restorative (fillings, root canals, oral surgery, simple and surgical extractions)	80%	80%
Type C: Major Restorative (prefabricated crowns, fixed bridges, dentures)	50%	50%
Type D: Orthodontia (orthodontic diagnostics and orthodontic treatment)	50%	50%
Deductible†		
Individual (per calendar year)	\$50	\$50
Family (per calendar year)	\$150	\$150
Annual Maximum Benefit		
Per Person	\$2,000	\$2,000
Orthodontia Lifetime Maximum		
Per Person	\$1,500	\$1,500

Plan Option 2

Low Plan

Network: PDP Plus[§]

Coverage Type	In-Network % of Negotiated Fee*	Out-of-Network % of R&C Fee**
Type A: Preventive (cleanings, exams, X-rays)	100%	100%
Type B: Basic Restorative (fillings, root canals, oral surgery, simple and surgical extractions)	70%	70%
Type C: Major Restorative (prefabricated crowns, fixed bridges, dentures)	50%	50%
Type D: Orthodontia (orthodontic diagnostics and orthodontic treatment)	50%	50%
Deductible†		
Individual (per calendar year)	\$75	\$75
Family (per calendar year)	\$225	\$225
Annual Maximum Benefit		
Per Person	\$1,000	\$1,000
Orthodontia Lifetime Maximum		
Per Person (for children up to age 19 only)	\$1,000	\$1,000

Child(ren)'s eligibility for dental coverage is from birth up to age 26.

[§]Group dental plans featuring the Preferred Dentist Program are provided by Metropolitan Life Insurance Company, New York, NY.

*Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for certain services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change. Negotiated fees do not apply to non-covered services in states that prohibit limitations for services not covered under a plan. Participating providers in these states may charge their non-negotiated fees for non-covered services.

**R&C fee refers to the Reasonable and Customary (R&C) charge, which is based on the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the usual charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.

†Applies to Type A, B and C Services.

How do I pay for my coverage?

Please contact the plan administrator Benafica at 1-651-369-5031 for information about your payment options.

1. Preventive services (Type A) are 100% covered when you visit an in-network participating dentist. Subject to frequency limitations.
2. Your out-of-pocket costs may be greater when you visit a dentist who does not participate in the MetLife network.
3. Based on MetLife data. Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for certain services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change. Negotiated fees do not apply to non-covered services in states that prohibit limitations for services not covered under a plan. Participating providers in these states may charge their non-negotiated fees for non-covered services.. Savings from enrolling in a dental benefits plan will depend on various factors, including the cost of the plan, how often participants visit a dentist and the cost of services rendered.
4. You must be a member in good standing of the Toledo Bar Association to qualify for this insurance plan.
5. Refers to your dependent children through age 26.

Coverage may not be available in all states. Please contact Benafica LLC at 1-651-369-5031 or affinity@benafica.com for more information.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
L1024044629[exp1026][All States][DC,GU,MP,PR,VI] © 2025 MetLife Services and Solutions, LLC



Navigating life together



TOLEDO BAR ASSOCIATION

GROUP DENTAL INSURANCE RATES

State	Zip Codes	Area Rates
Ohio	430-435, 437-459	2
	436	3
Michigan	486	2
	480-485, 487-499	3

SEMI-ANNUAL PREMIUMS				
Low Option Plan				
	Member Only	Member + Spouse	Member + Child(ren)	Member + Family
Area 2	211.56	399.48	470.58	780.06
Area 3	237.48	473.40	557.64	853.02
High Option Plan				
	Member Only	Member + Spouse	Member + Child(ren)	Member + Family
Area 2	272.70	574.80	651.18	1015.38
Area 3	331.44	660.36	748.14	1154.16

Rates shown are as of October 1, 2025, and are subject to change. Area Rates shown are for semi-annual premiums. Other payment modes are available. Coverage is not available to residents of AK, ID, LA, ME, MD, MT, NH, OR, SD, TX & WA. Please contact your plan administrator, Benafica LLC at 1-651-369-5031 for information and rates in other states. Refer to the Plan Summary for additional information.

Nothing in these materials is intended to be advice for any particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator, Benafica, or MetLife for costs and complete details.

MetLife Group Dental insurance is issued by:
Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
under Policy Form GPN99/G2130-S.

© 2025 MetLife Services and Solutions, LLC