

MetLife Dental — Silver / Gold / Platinum

PDP Plus network · guaranteed acceptance, no medical questions · see any dentist in or out of network

Fage Financial
(845) 499-2255 · info@fagefinancial.com

Monthly rates

COVERAGE TIER	SILVER	GOLD	PLATINUM
Member only	\$38.11	\$55.62	\$89.61
Member + spouse	\$71.07	\$109.18	\$177.16
Member + child(ren)	\$73.13	\$110.21	\$179.22
Family	\$114.33	\$174.07	\$281.71

The same in every state where the plans are sold. Plus a \$5.00 monthly administration fee and a one-time \$25.00 processing fee. Coverage starts the 1st of the month after enrollment.

What each plan pays

BENEFIT	SILVER	GOLD	PLATINUM
Annual maximum per person, in + out of network combined	\$1,000	\$1,500	\$3,000
Deductible individual / family	\$50 / \$150	\$50 / \$150	\$25 / \$75
Deductible applies to	Basic only	Basic only	Basic & major
Preventive (Type A) exams, cleanings, X-rays · no waiting period	100%	100%	100%
Basic (Type B) fillings, extractions · no waiting period	50%	70%	80%
Major (Type C) crowns, bridges, dentures, implants · 12-month wait	Not covered	40%	50%
Orthodontia (Type D) children to age 19 · 12-month wait · \$2,000 lifetime maximum	Not covered	Not covered	50%

How often each service is covered

all three plans, for services the plan covers

Oral exams — once every 6 months

Cleanings — once every 6 months (with periodontal maintenance, up to 4 in 12 months)

Bitewing X-rays — one set per calendar year

Full-mouth X-rays — once every 5 calendar years

Fluoride — twice in 12 months, children under 19

Sealants — once per 3 years per unrestored molar, children to 19

Space maintainers — once in 3 years, children to 14

Amalgam fillings — one replacement per surface in 24 months

Resin (composite) fillings — unlimited (not on molars)

Root canal — once per tooth per lifetime

Prefabricated crowns — once per tooth in 10 calendar years

Crowns, inlays, onlays — replaced once every 10 calendar years per tooth

Bridges & dentures — replaced once every 10 calendar years; relines once in 36 months; repairs once in 12 months

Implants — replaced once per tooth position every 10 calendar years (Gold, Platinum)

Consultations — two in 12 months

Periodontal scaling / root planing — once per quadrant every 24 months

Periodontal surgery — once per quadrant in any 36 months

Full-mouth debridement — once per lifetime

Good to know

Same share in or out of network. MetLife pays the same percentage of the negotiated fee either way; a non-network dentist may bill the difference.

Waiting periods. None for preventive and basic care. Major services (Gold, Platinum) and orthodontia (Platinum) are payable after 12 months of coverage.

Issue ages 18–100. Spouses or domestic partners and dependent children to age 26 may be covered; orthodontia (Platinum) to age 19.

Not sold in 11 states. AK, ID, LA, ME, MD, MT, NH, NM, OR, SD, WA. **Find a dentist:** metlife.com → Find a Dentist → PDP Plus.

This comparison is a summary prepared by Fage Financial from the plan's benefit summary for convenience only. Benefits, limitations and exclusions are governed by the MetLife certificate of insurance, which controls in the event of any discrepancy. Rates are subject to change by the carrier. Updated September 17, 2026.