

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	\$44.29	\$65.92	\$104.55
Member + spouse	\$83.95	\$129.78	\$207.03
Member + child(ren)	\$86.52	\$131.33	\$209.61
Family	\$135.45	\$207.55	\$330.63

Rates shown are for New York and New Jersey residents; MetLife rates vary by state (for example Connecticut and Florida run higher, Pennsylvania lower). Add a \$5.00 monthly administration fee and a one-time \$25.00 processing fee at enrollment. Effective the 1st of the month following 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 · 12-month wait	Not covered	40%	50%
Orthodontia (Type D) children to age 19 · 12-month wait	Not covered	Not covered	50%
Orthodontia lifetime maximum	—	—	\$2,000

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.

Not sold in 11 states. AK, ID, LA, ME, MD, MT, NH, NM, OR, SD, WA.

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

Frequency limits. Exams and cleanings twice a year, bitewing X-rays once a year, full-mouth X-rays every 5 years, sealants for children every 3 years.

Find a dentist. metlife.com → Find a Dentist → PDP Plus network.

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. Prepared September 6, 2026.