

Rois Phoenix Inc.

Dental Plan Analysis - Employer / Employee Paid

Effective Date: April 1, 2026

Renewal Date: January 1, 2028

		2026 Rois Dental		
		MetLife Fully Insured Network		
In-Network Benefits / Member Cost Share ¹				
Calendar Year Annual Deductible (Indiv / Family)		\$50 / \$150		
Annual Maximum (Excludes Ortho Services)		\$2,000		
Orthodontia Lifetime Maximum (Per Member)		\$2,000		
Benefits Overview				
Preventive & Diagnostic		No Charge		
Basic Oral Surgery		Deductible then 20%		
Basic Restorative		Deductible then 20%		
Endodontics		Deductible then 20%		
Periodontics		Deductible then 20%		
Major Restorative		Deductible then 50%		
Prosthodontics		Deductible then 50%		
Orthodontics		50%		
Orthodontics Age Limit		None		
Dependent Age		To Age 26		
Waiting Period (Major/Ortho Services)		None		
Rate Guarantee		21 Months		
Enrollment Eligibility Tier	Employee Enrollment Count ²	Monthly Cost Analysis		
		Employee Contribution	Employer Contribution	Total Premium
Employee	59	\$18.00	\$23.24	\$41.24
Employee + Spouse	31	\$37.00	\$46.15	\$83.15
Employee + Child(ren)	13	\$43.00	\$54.06	\$97.06
Family	70	\$53.00	\$96.34	\$149.34