

Dental Insurance – HIGH PLAN

Side-by-side comparison of the Polk County Public Schools (PCS) MetLife District Plan and the Polk Education Association (PEA) Trust Dental program by Guardian – effective January 1, 2027.

PCS District Plan – MetLife		PEA Trust Plan – Guardian	
Deductible \$50 Individual / \$150 Family		\$50 Individual / \$150 Family	
Diagnostic & Preventive (Type A) 100%		80% of PPO Fee	
Basic Services (Type B) 80%		80% of PPO Fee	
Major Services (Type C) 80%		80% of PPO Fee	
Annual / Calendar Year Maximum \$2,500		\$1,500 + Maximum Rollover Benefit	
Orthodontia 50% – \$1,000 lifetime max, adult & child covered		Dependents up to age 26 – \$1,500 lifetime max	

MONTHLY PREMIUM COMPARISON		
Coverage Tier	PCS District Plan – MetLife	PEA Trust Plan – Guardian (1/1/27)
EE Only	\$53.52	\$42.37
EE + Spouse	\$103.60	\$82.03
EE + Child(ren)	\$125.57	\$99.43
EE + Family	\$166.95	\$132.18

Premiums shown are per-tier monthly rates. Plan designs differ by calendar-year maximum and orthodontia coverage — see the snapshot above. Guardian PEA Trust rates reflect the Guardian 1/1/27 renewal; MetLife rates reflect the district's 2027 alternate plan proposal.

Understanding the Coverage Categories

Type A – Diagnostic & Preventive

Routine exams, cleanings, X-rays, and fluoride treatments.

Type B – Basic Services

Fillings, simple extractions, anesthesia, and root canals (endodontics).

Type C – Major Services

Crowns, implants, bridges/dentures, and gum disease treatment (periodontics).

Maximum Rollover Benefit (PEA Trust / Guardian exclusive)

Members who use less than their Annual Maximum roll a portion of the unused benefit forward, increasing their Plan Annual Maximum in future years — a feature unique to the PEA Trust program.

Dental Insurance – MIDDLE PLAN

Side-by-side comparison of the Polk County Public Schools (PCS) MetLife District Plan and the Polk Education Association (PEA) Trust Dental program by Guardian – effective January 1, 2027.

PCS District Plan – MetLife		PEA Trust Plan – Guardian	
Deductible \$50 Individual / \$150 Family		\$50 Individual / \$150 Family	
Diagnostic & Preventive (Type A) 100%		100% of PPO Fee	
Basic Services (Type B) 80%		80% of PPO Fee	
Major Services (Type C) 50%–80% (Periodontics 80%)		50% of PPO Fee	
Annual / Calendar Year Maximum \$1,500		\$1,000 + Maximum Rollover Benefit	
Orthodontia 50% – \$1,000 lifetime max, dependents to age 19		Dependents up to age 26 – \$1,000 lifetime max	

MONTHLY PREMIUM COMPARISON		
Coverage Tier	PCS District Plan – MetLife	PEA Trust Plan – Guardian (1/1/27)
EE Only	\$23.98	\$22.14
EE + Spouse	\$47.95	\$44.24
EE + Child(ren)	\$60.45	\$55.78
EE + Family	\$83.00	\$76.59

Premiums shown are per-tier monthly rates. Plan designs differ by calendar-year maximum and orthodontia coverage — see the snapshot above. Guardian PEA Trust rates reflect the Guardian 1/1/27 renewal; MetLife rates reflect the district's 2027 alternate plan proposal.

Understanding the Coverage Categories

Type A – Diagnostic & Preventive

Routine exams, cleanings, X-rays, and fluoride treatments.

Type B – Basic Services

Fillings, simple extractions, anesthesia, and root canals (endodontics).

Type C – Major Services

Crowns, implants, bridges/dentures, and gum disease treatment (periodontics).

Maximum Rollover Benefit (PEA Trust / Guardian exclusive)

Members who use less than their Annual Maximum roll a portion of the unused benefit forward, increasing their Plan Annual Maximum in future years — a feature unique to the PEA Trust program.

Dental Insurance – LOW PLAN

Side-by-side comparison of the Polk County Public Schools (PCS) MetLife District Plan and the Polk Education Association (PEA) Trust Dental program by Guardian – effective January 1, 2027.

PCS District Plan – MetLife	PEA Trust Plan – Guardian
Deductible \$50 Individual / \$150 Family	\$50 Individual / \$150 Family
Diagnostic & Preventive (Type A) Fee Schedule	Fee Schedule
Basic Services (Type B) Fee Schedule	Fee Schedule
Major Services (Type C) Fee Schedule	Fee Schedule
Annual / Calendar Year Maximum \$1,000	\$1,000 + Maximum Rollover Benefit
Orthodontia Not Covered	Not Covered

MONTHLY PREMIUM COMPARISON		
Coverage Tier	PCS District Plan – MetLife	PEA Trust Plan – Guardian (1/1/27)
EE Only	\$11.59	\$12.89
EE + Spouse	\$22.89	\$25.44
EE + Child(ren)	\$28.44	\$31.60
EE + Family	\$34.44	\$38.27

Premiums shown are per-tier monthly rates. Plan designs differ by calendar-year maximum and orthodontia coverage — see the snapshot above. Guardian PEA Trust rates reflect the Guardian 1/1/27 renewal; MetLife rates reflect the district's 2027 alternate plan proposal.

Understanding the Coverage Categories

Type A – Diagnostic & Preventive

Routine exams, cleanings, X-rays, and fluoride treatments.

Type B – Basic Services

Fillings, simple extractions, anesthesia, and root canals (endodontics).

Type C – Major Services

Crowns, implants, bridges/dentures, and gum disease treatment (periodontics).

Maximum Rollover Benefit (PEA Trust / Guardian exclusive)

Members who use less than their Annual Maximum roll a portion of the unused benefit forward, increasing their Plan Annual Maximum in future years — a feature unique to the PEA Trust program.