



# MetLife

## High Maximum Plans — More Savings. Without Hassle.

You provide valuable dental benefits to your employees, but those benefit dollars may not always stretch far enough for some members. Now there's an exciting new opportunity to offer your employees dental benefits that more appropriately meet their needs — without the hassle of programs with complicated rules.

Employers can now offer more benefits — \$5,000 annual plan maximum — while maintaining or even lowering the Plan's premium. Our approach to dental plans offers easy-to-use benefits that manage cost through research, treatment protocols and disease prevention.

By appropriately redistributing benefit plan dollars, frequency limitations and reimbursements, you can offer your employees a \$5,000 annual maximum plan designed to offer coverage for the care members need, when they need it most.

### Make Dental Benefits valuable and appropriate

Of the 43% of people\* who cited cost as a reason for delaying dental care:

- 24% did so because they had already used up their annual insurance maximum
- 23% did so because insurance wouldn't cover the procedure

Source: Dental Care – How to keep your teeth healthy without going broke. Consumer Reports, February 2012. \*Representative of 51,768 Consumer Report subscribers.

MetLife offers the flexibility to customize a plan that works best for your company and the unique needs of your employees. Below are just a couple of examples of how to add a \$5,000 annual maximum without increasing the cost of your dental benefits plan.

BASIC DESIGN FEATURES	SAMPLE CURRENT PLAN		PROPOSED PLAN	
	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK
Reimbursement Basis	Negotiated Fee Schedule	90th Percentile	Negotiated Fee Schedule	90th Percentile
Coinsurance	100/80/50%	100/80/50%	100/80/50%	100/80/50%
Deductible	\$50 Individual/\$150 Family B & C Services		\$50 Individual/\$150 Family B & C Services	
Calendar Year Maximum (per person)	\$1,500		\$5,000	
Orthodontia (to age 19)	50% up to \$1,000 Lifetime Maximum		50% up to \$1,000 Lifetime Maximum	
<b>ALLOCATION OF SERVICES</b>				
Endodontics – Root Canal	B		C	
<b>FREQUENCY LIMITATIONS</b>				
Crown Buildups / Post & Core	1 in 60 months		1 in 10 years	

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Reimbursement Basis	Negotiated Fee Schedule	90th Percentile	Negotiated Fee Schedule	90th Percentile
Coinsurance	100/80/50%	100/80/50%	100/80/50%	100/80/50%
Deductible	\$50 Individual/\$150 Family B & C Services		\$50 Individual/\$150 Family A, B & C Services	
Calendar Year Maximum (per person)	\$1,000		\$5,000	
Orthodontia (to age 19)	50% up to \$1,000 Lifetime Maximum		50% up to \$1,000 Lifetime Maximum	
<b>ALLOCATION OF SERVICES</b>				
Full mouth X-rays	A		B	
Periapical X-rays	A		B	
Endodontics – Root Canal	B		C	
Periodontal Surgery – including Soft and Connective Tissue	B		C	
Oral Surgery – Surgical Extractions	B		C	
General Anesthesia – IV Sedation	B		C	
<b>FREQUENCY LIMITATIONS</b>				
Bitewing X-rays – Child	1 per 6 months (age 19)		1 per 12 months (age 14)	
Fluoride Treatment	2 per 12 months (age 19)		1 per 12 months (age 14)	
Crown Buildups / Post & Core	1 in 60 months		1 in 10 years	

For additional recommendation or more information on the illustrated sample plan designs, please contact a MetLife representative.

Providing valuable dental benefits that are suitable for everyone can be challenging, but these plan options can help make the best use of your benefit dollars on services that employees want and appreciate — without programs with complicated rules.

Take advantage of these flexible and hassle-free new plan options today.

**For more information, contact your insurance broker, benefits consultant or MetLife representative today.**

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.

**MetLife**

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