

Dental

Unmatched Product Suite



MetLife



Balancing the unique needs of your employees with your benefit cost objectives is easy with MetLife's Dental Preferred Provider Organization (PPO) plans. The variety of flexible solutions can help you meet your goals, plus you and your employees will benefit from the latest research and industry best practices.

PLAN DESIGN SOLUTIONS

Products

Dental PPO plans

- Copay plans¹
- Full Service Dental for Retirees

Indemnity plans

Options

Graduating Dental Benefits²

MetLife Dental Health Manager^{SM 3}

Dual- and multi-option features

Funding arrangements, including:

- Voluntary and employer-sponsored options
- Fully insured and self-funded⁴ options

[continued >](#)

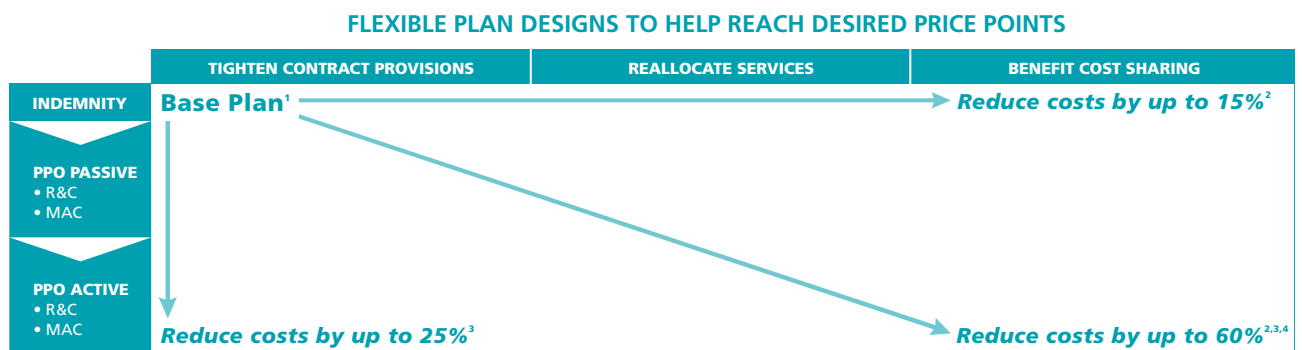
GET MORE WITH METLIFE DENTAL

- **Network Stability:** Dentists who join our network tend to stay in our network. Turnover is consistently less than 1.7% per year, and only 1.28% in 2012.⁵
- **Cost Control:** Negotiated fees resulted in combined savings of plan payments and employees' out-of-pocket costs of more than \$1.8 billion in 2012.⁶
- **Ease of Administration:** 99.5% of employer customers were satisfied with MetLife's dental claims process in 2012.⁷

LOWER PLAN COSTS THROUGH OUR PREFERRED DENTIST PROGRAM AND EMPLOYEE CONTRIBUTIONS

To help deliver quality dental benefit plans that meet the needs of you and your employees, we:

- Strive to lower plan costs by implementing negotiated fees for our dental PPO plans.
- Leverage efficient and thorough claims and service platforms.
- Design plans that cover more elective services at a lower percentage, so they appropriately allow costs to be shared with employees (e.g., by redefining certain contract provisions).
- Offer educational materials to help ensure these changes are identified and understood.



Note: Options may be subject to state regulations. The following provides the specific plan design changes made to meet the lower cost price points—(1) Base Plan consists of the following: 100/80/50 design, Comprehensive contract standard, \$50 individual and \$150 family deductible, \$1,500 annual plan maximum, orthodontia coverage 50% to \$1,500 maximum; (2) based on implementing MetLife's Low Cost contract standard and/or Primary allocation of services; (3) based on implementing a PPO plan design with an out-of-network reimbursement based on the Maximum Allowable Charge and coinsurance levels of 100/80/50 in-network and 100/60/40 out-of-network; (4) based on implementing MetLife's AB Copay plan.

FOR MORE INFORMATION, CONTACT YOUR INSURANCE BROKER, BENEFITS CONSULTANT OR METLIFE REPRESENTATIVE TODAY.

Availability of products and features are based on MetLife's guidelines, group size, underwriting and state requirements.

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

1. Copay plans are not available for insured cases in Texas, including plans situated in Texas or covering Texas residents. Copay plans are also not available for insured cases in Connecticut.
2. Available for groups with 10 or more eligible employees, excluding Copay plans and Full Service Dental for Retirees.

3. Excludes Full Service Dental for Retirees and Dental HMO/Managed Care benefit plans. Other restrictions may apply. Please contact MetLife for complete details.
4. Self-funded programs are available to organizations with 1,000 or more eligible employees.
5. MetLife data as of year-end 2012.
6. Savings calculations based on analysis of 2012 claims information, comparing participating dentists' reported usual charges for services to negotiated fees for those same services.
7. Regional Account Management Study, MetLife data as of year-end 2012. Based on responses from those who participated in the survey.