

Dental Solutions with Small Businesses in Mind



THE METLIFE DENTAL ADVANTAGE

Navigating through an ever-changing benefits landscape can be a challenge for a small business. We make it easier. Count on us to help you balance cost concerns with employee needs to deliver the right dental benefits for your company.

Maximize the value of your dental benefits

Our dental solutions are backed by 55+ years of experience working with thousands of small businesses like yours. Choose MetLife for expertise, savings and convenience that you and your employees will value.

Plan design options – tailored for small business needs

- Wide range of plan design choices to meet your unique objectives
- Solutions based on latest clinical research and market trends
- Flexible, cost-effective options through negotiated fees resulting in combined savings on plan payments and employee out-of-pocket costs¹

See the next page for an overview of our dental solutions – plus some added advantages – for companies with 10 – 99 employees.

Local dentists your employees want

- More than 310,000 dentist locations in our network¹
- 44% increase in our network providers since 2011¹
- In-network savings that exceed that national average by 2%²

Dental expertise – from quote through claims

- Guidance from dedicated small business experts every step of the way – underwriting, implementation and service
- Prompt, expert claims payments add up to our exceptional client satisfaction rates

Work with our small business dental experts to deliver the right dental coverage for your company and your employees with confidence.

Customer-focused Dental Solutions for Companies with 10 – 99 Employees

Our variety of flexible options will help you balance cost concerns while providing the dental coverage your employees need. Here's an overview. Ask your MetLife representative for details.

COINSURANCE PLANS	<p>STANDARD: for preventive and basic services; or preventive, basic and major</p> <p>TRANSITION PLANS (administered at employer level): for preventive and basic; and phase in coinsurance for major services</p> <p>GRADED PLAN (administered at the employee level): for preventive and basic; and phase in coinsurance for major services</p>
ANNUAL MAXIMUMS	Range from \$250 to \$5,000 (in \$50 increments) ³
DEDUCTIBLES	Range from \$0 to \$300 (in \$5 increments) ³
ORTHODONTIA (OPTIONAL)	<ul style="list-style-type: none"> • Child Only (up to age 19, state restrictions apply) or Adult & Child • Coinsurance levels ranging from 20% to 80% (in 5% increments)³ • Orthodontia maximums ranging from \$250 to \$5,000 (no deductible)
OUT-OF-NETWORK REIMBURSEMENT	<ul style="list-style-type: none"> • Option 1: R&C—based on reasonable and customary charges⁴, multiple options available • Option 2: MAC—based on the maximum allowable charge, which is the in-network negotiated fee⁵
EMPLOYER CONTRIBUTIONS	<ul style="list-style-type: none"> • Employer-Sponsored Plans: employer contribution between 50% and 100% of the employees' premium • Voluntary Plans: employer contribution between 0% and 49% of the employees' premium <p><i>For MetLife's Dual Option plan, employers must pay a minimum of 50% of the premium for the low plan option for each employee.</i></p>
ADDED ADVANTAGES	<ul style="list-style-type: none"> • Graduating Dental Benefits: As long as participants remain members of our dental PPO plan, their maximum⁶ will increase every year for up three years. • Discount Vision: Employees and their families can receive substantial discounts — as often as they need — on eye exams, glasses, frames, lenses, lens options and laser vision correction^{7,8} • Multi-Product Advantage for Small Businesses: When employers with 10 – 99 employees offer 3 or more qualifying MetLife coverages (such as Dental, Life and Vision insurance), we offer advantages including premium discounts and an extended rate guarantee on your dental coverage. Ask your MetLife representative for more information.

We also have solutions to meet the needs of companies with 2-9 employees. Ask your benefits broker or MetLife representative for more details.

LOOKING FOR EXPERT GUIDANCE FOR CONFIDENT DECISIONS?

Contact your benefits broker or MetLife representative to learn more.

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

Like most life insurance policies, MetLife Group Life insurance policies contain certain exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your MetLife representative for complete details.

¹ MetLife internal data, 2015.

² Ruark Consulting Dental PPO Network Study, 2014.

³ For additional flexibility, contact your MetLife representative. State and underwriting restrictions apply.

⁴ The R&C charge is the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the usual charge of other dentists or other providers in the same geographic area equal to one of the following percentile of charges as determined by MetLife based on charge information for the same or similar services or supplies maintained in MetLife's Reasonable and Customary Charge records: 90th, 80th, 99th, 70th and 51st. The percentile of charges will depend on the plan design chosen.

⁵ Negotiated Fees refers to the fees that in-network dentists have agreed to accept as payment in full for covered services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change

⁶ At this time, each increment to the annual maximum can be \$250 for in-network and out-of-network or \$500 for in-network only. The highest annual maximum level is capped at three years or \$3,000.

⁷ Custom LASIK coverage only available using wavefront technology with the microkeratome surgical device. Other LASIK procedures may be performed at an additional cost to the member. Laser vision care discounts are only available from in-network contracted facilities

⁸ MetLife VisionAccess is a discount program and not an insured benefit. It is provided through Vision Service Plan _VSP_, Rancho Cordova, CA. VSP is not affiliated with Metropolitan Life Insurance Company or its affiliates. MetLife VisionAccess is available at no charge and is not contingent upon the purchase of dental insurance.

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