



MetLife

Flexibility to help you balance the needs of your company and employees

When it comes to dental benefits, MetLife understands that a successful plan is about more than price. That's why we provide employers with plan flexibility — to offer plans that help you balance your company's benefit cost objectives while maintaining employee satisfaction.

A key driver of dental benefit costs and employee satisfaction can be your plan's out-of-network benefits — specifically the basis for reimbursement.

Because employers take different approaches to their benefits plans — from limiting out-of-pocket costs to more cost-sharing plan designs — we believe it's important to provide employers with the flexibility to help them meet their needs today and tomorrow.

When designing a MetLife dental plan, you can choose one of the five R&C out-of-network reimbursement options — the 99th, 90th, 80th, 70th or 51st percentiles. These R&C percentiles give employers additional reimbursement levels at different price points to choose from.



The 90th and 80th percentiles have been industry standards for out-of-network reimbursement. In today's marketplace, however, you may want to consider these other R&C percentile options, which can help companies of all sizes meet their diverse needs.

¹ 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.

The 99th percentile²

This percentile can help you when employee satisfaction is a priority because it limits the out-of-pocket costs for plan participants who access out-of-network dentists to basic plan benefits/cost sharing (i.e., deductible, coinsurance and annual maximum). While the 99th percentile can help achieve lower employee disruption, if it's used in areas where few in-network dentists are available, it could lead to increased plan costs.

The 99th percentile is meant for employers looking to limit out-of-pocket costs and minimize “noise” from employees regarding out-of-network plan reimbursement levels. For this option to be successful, you should:

- **Ensure** the network provides adequate access to general practitioners (MetLife recommends penetration of 40% or more) and key specialists, including at least one Oral Surgeon, one Periodontist and one Endodontist.
- **Believe** plan costs are not the most important driver of plan value.

The 70th percentile²

This percentile can help employers achieve a lower price point by increasing out-of-pocket costs for plan participants who choose to use out-of-network dentists.

The 70th percentile is meant for employers who are inclined to share costs with employees — increasing the relative significance of the employee's out-of-pocket costs for choosing out-of-network services. For this option to be successful, you should:

- **Ensure** the network provides choice of dentists, including key specialists like Oral Surgeons, Periodontists and Endodontists, within an acceptable radius (we recommend 2 General Dentists within 10 miles and 1 Specialist within 15 miles).

- **Be willing** to accept a certain level of employee “noise” as long as employees have access to an acceptable number of in-network dentists.

Compared to the 51st percentile (shown below), the 70th percentile is a more reasonable reimbursement expectation for out-of-network services, so it can help you minimize some employee dissatisfaction.

The 51st percentile²

This percentile can help employers achieve a lower price point and incentivize employees to utilize in-network dentists by increasing out-of-pocket costs for plan participants who choose to use out-of-network dentists. Additionally, this option can serve as an alternative to a MAC (maximum allowable charge) option, which bases out-of-network reimbursement upon the in-network negotiated fee schedule.

The 51st percentile option is meant for employers with a strong focus on plan savings and/or driving in-network utilization. For this option to be successful, you should:

- **Ensure** the network provides greater access to general practitioners (MetLife recommends penetration of 50% or more) and key specialists, including at least one Oral Surgeon, one Periodontist and one Endodontist. This level of penetration is typically found in more urban and suburban areas.
- **Be willing** to accept a certain level of employee “noise” as long as employees have access to an acceptable number of in-network dentists.

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 for complete details.

² The 99th, 70th and 51st percentiles are available to groups with 10 or more employees, excluding Copay plans and Full Service Dental for Retirees.



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