

MetLife



We've thought
of it **all**.

ASSURED

At MetLife, we go beyond what you'd expect from Group Dental benefits.

Our plan designs are guided by the latest market trends, clinical research and practice protocols, and we offer a comprehensive education program designed to help employees make — and dentists promote — better choices about their oral health at costs that meet your financial goals.

MetLife Dental is backed by the commitment, knowledge and financial strength you require to deliver a dental benefits plan that helps satisfy the oral health needs of your employees and your company.

Understanding you, and the oral health needs of your employees

Understanding your business and your employees is essential to designing a benefits plan that offers just the right fit. That's why we take a consultative approach.

Together, we'll closely review plan features and your budget to determine how you can stretch your plan dollars and get more from your benefits. For example, by incorporating the latest market trends, clinical research and practice protocols, we can help you define benefit solutions that are better for your employees' oral health and your bottom line.

Your savings lie in an effective network and quality control

To help lower costs for your company and employees, we focus on recruiting the right dentists and managing utilization.

We analyze dentists based on treatment outcomes, encourage self-assessments, conduct office audits, and hold participating dentists to acceptable standards of care.¹ Dentists also get educational resources and support to promote better health and quality.

To manage utilization, we employ:

- An advanced claims system that helps reduce costs by identifying inappropriate billing and practice patterns; and
- Claim practices that help prevent inappropriate out-of-pocket costs for your employees, even on out-of-network services.



Delivering strong networks

At the center of our **dental preferred provider organization**² (PPO) plans is the Preferred Dentist Program. The program is supported by two networks that adhere to a well-established selection process and rigorous credentialing standards.¹

- The PDP Plus network, which provides the greatest selection of in-network options with more than 215,000 participating dentist access points
- The PDP network, which features more than 193,000 participating dentist access points

You'll find our networks also support strong effective discounts — the mix of robust network discounts and in-network utilization that is the ultimate gauge of network performance. Research shows that, nationally, MetLife's effective discounts are among the best in the industry.³

And, when visiting in-network dentists, our negotiated fees may extend to non-covered services and services provided after the annual benefit maximum has been exceeded.⁴

The end result is simple: dental benefit plans that help employers like you meet your financial goals and address the oral health needs of your employees.

¹ Certain providers may participate with MetLife through an agreement that MetLife has with a vendor. Providers available through a vendor are subject to the vendor's credentialing process and requirements, not MetLife's. If you should have any questions, contact MetLife Customer Service.

² Group dental insurance policies featuring the MetLife Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166

³ Ruark Consulting Dental PPO Network Study, 2011 Edition..

⁴ Negotiated fees for non-covered services may not apply in all states.

Our **managed dental plans**⁸ — available to employer groups in California, Florida, New Jersey, New York and Texas — feature a:

- Robust network of more than 20,500 participating network dentist access points
- 25% fee reduction off of a participating dentist's customary fee for non-listed procedures — offering opportunities for additional out-of-pocket savings⁶ (not available in CA and TX)

Help your employees get more out of their dental benefits

Give your employees the value and support they need with educational tools and resources, coupled with our value-added services.

Educational tools and resources.

With MetLife, your employees get the help they need to make more informed decisions and better manage their dental health and costs.

- Through adult and pediatric risk assessments, published educational articles, satisfaction surveys and detailed benefit plan materials, employees get extra support to take charge of their dental benefits and improve their oral health.
- With the online Oral Health Library and MyBenefits websites, your employees can turn to us for help answering their dental benefit questions—saving you time and money.

- Network dentists have access to industry best practices and continuing education materials that focus on enhancements for their practices.⁷
- Additionally, the Quality Initiatives Program helps ensure employees and providers get the educational resources they need for better care. The program is overseen by the Dental Advisory Council, which is made up of respected academic and practicing dentists, and corporate benefit representatives. Founded in 1995, the council is the longest-standing in the industry.⁸

MetLife Dental Health Manager.^{SM,9}

Our interactive, turnkey disease management solution specific to dental health that goes beyond education-only offerings to help deliver additional support to your at-risk employees.

Dental procedure fee tool.¹⁰

Your employees can use this online tool to look up average in- and out-of-network fees for dental services in their communities. They can research fees for services like exams, cleanings, fillings, crowns and more.

International dental travel assistance services.

Through international dental travel assistance services,¹¹ program participants can obtain referrals to credentialed dental care providers while traveling in more than 200 countries outside the United States.



⁵ Dental Managed Care plan benefits are provided by Metropolitan Life Insurance Company, a New York Corporation, in NY. Dental HMO plan benefits are provided by: SafeGuard Health Plans, Inc. a California corporation, in CA; SafeGuard Health Plans, Inc. a Florida corporation, in FL; SafeGuard Health Plans, Inc., a Texas corporation in TX; and MetLife Health Plans, Inc., a Delaware corporation, and Metropolitan Life Insurance Company, a New York corporation, in NJ. The Dental HMO/Managed Care companies are part of the MetLife family of companies. "DHMO" is used to refer to

product designs that may differ by state of residence of the enrollee, including but not limited to: "Specialized Health Care Service Plans" in California; "Prepaid Limited Health Service Organizations" as described in Chapter 636 of the Florida statutes in Florida; "Single Service Health Maintenance Organizations" in Texas; and "Dental Plan Organizations" as described in the Dental Plan Organization Act in New Jersey.

Behind our products, technology and administrative service stand experienced people who care. Whether a company has two employees or two million, one type of coverage or ten, you can count on service teams who have experience working with customers to do what's right for you, your company and your employees.

Delivering an outstanding service experience

Nothing matters more than delivering the service and support you and your employees need. That's why we continue to streamline and improve the benefits delivery process. The goal is to enhance employee satisfaction and make it easier for you to administer your benefits plan in an efficient and cost-effective manner. So you get a "quiet" plan that gives you more time to focus on other priorities.

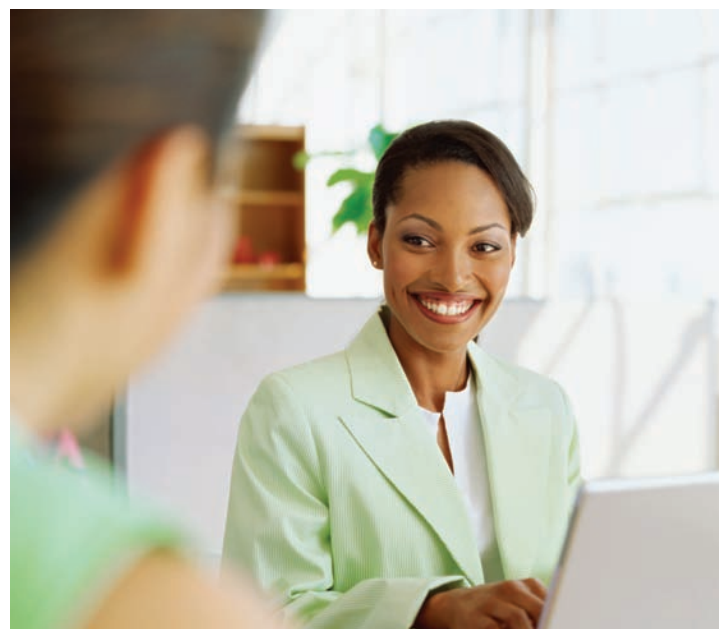
Customer Service: Our teams have the expertise, experience and dedication to deliver a worry-free plan. We focus on doing the basics well, being flexible and responsive to your and your employees' needs.

Online Solutions: Included among the resources that help you improve plan administration are integrated online service solutions for you, your employees and participating dentists.

- MetLink® — provides employers with a convenient online experience to support simple administration of their employee benefits.
- MyBenefits — gives employees secure self-service capabilities like checking their plan information, reviewing claim status, finding a dentist and more.
- MetDental — provides dental offices with an online resource to verify eligibility, view a patient's benefit information, submit dental claims, take continuing education courses and more.

Claims Management: Our claims processing and administration leverages a blend of technology, quality management and more than 50 years of experience to help ensure prompt and precise claim payments.

Network Relations: When dentists feel they have the support they need and are happy with your dental benefits carrier, they may provide your employees with a better experience. That's why we strive to build lasting, mutually beneficial relationships with our network dentists and the dental community.



⁶ Members are responsible for the participating dentist's full fee for procedures specifically excluded from coverage. Negotiated fees for non-listed services do not apply in all states. Please contact MetLife for more details.

⁷ This statement may not apply to providers who participate with MetLife through an agreement that MetLife has with a vendor.

⁸ MetLife internal research of independent, commercial dental benefits carriers.

⁹ Available for groups with 1,000 or more eligible employees, excluding Full Service Dental for Retirees and Dental HMO/Managed Care benefit plans. Other restrictions may apply. Please contact MetLife for complete details.

With MetLife, you should feel confident you've chosen wisely

With more than 143 years experience in the insurance business and more than 50 years in the group dental business, MetLife can help you turn your benefits plan into a strategic investment. The key lies in helping you address your objectives of managing benefit costs, attracting and retaining employees, and increasing employee productivity. That's what you can expect from MetLife.



¹⁰ The Dental Procedure Fee tool application is provided by go2dental.com, Inc., an independent vendor. Network fee information is supplied to go2dental.com by MetLife and is not available for providers who participate with MetLife through a third-party. Out-of-network fee information is provided by go2dental.com. This tool does not provide the payment information used by MetLife when processing claims. Prior to receiving services, pretreatment estimates through the dentist will provide the most accurate fee and payment information.

¹¹ International dental travel assistance services are administered by AXA Assistance USA, Inc. AXA Assistance is not affiliated with MetLife, and the services they provide are separate and apart from the benefits provided by MetLife. Referrals are not available in all locations.

Learn more about MetLife Group Dental benefits.



For more information about MetLife Group Dental benefits, 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.

Celebrating **50 years** of healthier **smilesSM**

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