



Why dental insurance makes sense

Dental problems can be unpredictable and expensive. For example, did you know that a crown can cost up to \$1,535?¹ With MetLife Dental Insurance, you can reduce your out-of-pocket expenses and maintain your smile with preventative care.

Dental insurance not only helps you pay for your dental care, it also can help prevent problems.

When your preventive care is covered, you're more likely to go for cleanings and checkups — this can help you avoid problems before they become too costly or complicated.

How it works:

“ While eating dinner, Katie bites down and breaks a crown. The next day, she visits her dentist in the MetLife network. A crown in her area is about **\$1,462**.² Since Katie's participating dentist agreed to charge **\$680** for covered MetLife enrollees, and her plan covers 50% for this procedure, her out-of-pocket costs are only **\$340**. That's a savings of **\$1,122!** Depending on what her dentist normally charges, this could have cost Katie over a thousand dollars. By using a participating dentist, she maximizes her benefits and pays less than a quarter of the typical cost.³ ”

\$1,462

Dentists' usual fee²

\$680

Charge by MetLife participating dentist

\$340

Katie's out-of-pocket costs

Enroll today!

For questions, please call MetLife at
1 800 GET-MET8
(1 800 438-6388)

Why should I enroll now?

- Competitive group rates
- Easy payroll deduction
- Value-added services at no additional cost to you

To enroll in these benefits, visit **your company's enrollment website.**

Dental PPO Benefits

Opportunity to reduce your out-of-pocket costs for dental check-ups and procedures.



Round out your healthcare coverage with Dental Insurance.

Keep the cost of dental care in check.

Cleanings and exams

X-rays and fillings

Crowns and root canals

Know what your plan covers... Dental insurance pays a portion of the costs associated with dental care. Different plans pay different percentages for procedures across these three standard service types.

Preventive care*
cleanings and exams

*Subject to frequency limits.

Basic care
X-rays and fillings

Major care
crowns and root canals

Your benefit in action

Take advantage of how simple and easy it is to use Dental Insurance:



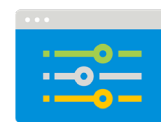
Look for participating dentists with pre-negotiated fees online at metlife.com or choose any non-participating general dentist or specialist.

For added convenience, MetLife's Mobile App⁴ is available on the iTunes® App Store and Google Play. After downloading, you can use it to find a dentist, view your claims, access your ID card, and more.



Premiums will be conveniently paid through payroll deduction. So you don't have to worry about writing a check or missing a payment.

You'll only be charged the co-pay listed on your insurance card when you visit the dentist.



Dentists may submit claims for you, which means you have little or no paperwork.

Track claims online and even receive email alerts once claim has been processed. Find claim forms at metlife.com/mybenefits or call **1 800 GET-MET8**.

To enroll in these benefits, visit **your company's enrollment website**.

Offset the gaps in your healthcare coverage with MetLife Dental Insurance.

Product overview	Dental Insurance offers coverage that helps with dental expenses that may not be covered under your medical plan. It can protect your health, smile and family budget.
Why needed	Helps pay for routine cleanings and exams and reduces costs for X-rays and fillings. Plus, it helps lower your out-of-pocket costs for unexpected dental care such as crowns and root canals.
Who is covered	Choose which plan best suits you: <ul style="list-style-type: none"> • Employee Only • Employee + Spouse + Child(ren) • Employee + One • Employee + Family
Covered services	Different plans pay different percentages for these services:⁵ <ul style="list-style-type: none"> • Cleanings, x-rays and exams • Fillings and extractions • Bridges, crowns and dentures
Additional value	<ul style="list-style-type: none"> • Choose from thousands of participating general dentists and specialists nationwide online at metlife.com. • Select any general dentist or specialist. However, you usually save more with a participating dentist. He/she has agreed to accept negotiated fees as payment in full for covered services. Negotiated fees typically range from 30–45% below the average fees charged in a dentist's community for similar services.⁶ • Your dentist can request a pre-treatment estimate for any service that is more than \$300 to help you manage your costs and care.⁷ • In-network discounts apply even after you reach your plan's annual maximum, reducing your out-of-pocket expense. • You can also save on vision care with MetLife VisionAccess.⁸ This discount plan offers you savings on eye care for the whole family.

Hypothetical savings example when visiting a participating dentist⁹

Service	Dentist's usual fee	Negotiated fee	Percent covered	MetLife pays	Out-of-pocket cost	Savings ^{9,10}
Exam	\$122	\$55	100%	\$55	\$0	\$122
X-rays	\$167	\$74	100%	\$74	\$0	\$167
Filling	\$179	\$82	80%	\$65.60	\$16.40	\$162.60
Root Canal	\$1,446	\$662	80%	\$529.60	\$132.40	\$1,313.60
Crown	\$1,540	\$694	50%	\$347	\$347	\$1,193

To enroll in these benefits, visit **your company's enrollment website**.

Dental Insurance

Frequently Asked Questions

Q. What types of services does the plan cover?

A. A number of dental procedures, including:⁵

- Exams and cleanings
- X-rays
- Fillings
- Root canals
- And much more

Q. How does the plan save me money?

A. **Think about this:** Having a good dental plan in place can help you save money every year.⁹ You also get protection against costly emergency dental treatments that may run into the hundreds or even thousands.

Q. Who can enroll in the plan?

A. **You and your eligible family members.** For example, your spouse and dependents.

Q. How are claims processed?

A. **Dentists may submit claims for you, which means you have little or no paperwork.** You can track your claims online and even receive email alerts when a claim has been processed. If you need a claim form, visit [metlife.com/mybenefits](https://www.metlife.com/mybenefits) or call **1-800-GET-MET8**.

Q. How do I pay for my Dental plan?

A. **Premiums will be conveniently paid through payroll deduction.** So you don't have to worry about writing a check or missing a payment.

Q. When can I enroll?

A. **You can enroll during your open enrollment period.**

Q. How can I access my account?

A. Go to [metlife.com/mybenefits](https://www.metlife.com/mybenefits) or download the **MetLife Mobile App⁴** on the iTunes® App Store and Google Play. You can find a dentist, view your claims, access your ID card, and more.

Have other questions?

Please call MetLife directly at **1 800 GET-MET8 (1 800 438-6388)** and talk with a benefits consultant.

1. Based on 2021 MetLife data for a crown (D2740) in ZIP code 06340. This cost reflects the 80th percentile Reasonable and Customary (R&C) fee. R&C fees are calculated based on 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 most dentists in the same geographic area for the same or similar services as determined by MetLife. This example is used for informational purposes only. Fees in your area may be different.

2. Based on MetLife data for a crown (D2740) in ZIP code 19151. This cost reflects the 80th percentile Reasonable and Customary (R&C) fee. R&C fees are calculated based on 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 most dentists in the same geographic area for the same or similar services as determined by MetLife. This example is used for informational purposes only. Fees in your area may be different.

3. This is an example and is for illustrative purposes only.

4. To use the MetLife mobile app, employees can choose to register at [metlife.com/mybenefits](https://www.metlife.com/mybenefits) from a computer or directly through the app. Certain features of MetLife Mobile App are not available for MetLife Dental Plans.

5. Those services defined under your dental benefits summary are covered. Please review your plan benefits summary for a more detailed list of covered services.

6. Negotiated Fees refer 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.

7. MetLife strongly recommends that you have your dentist submit a pretreatment estimate to MetLife if the cost is expected to exceed \$300. When your dentist suggests treatment, have him or her send a claim form, along with the proposed treatment plans and supporting documentation to MetLife. An explanation of benefits (EOB) will be sent to you and the dentist detailing an estimate of what services MetLife will cover and at what payment level. Actual payments may vary from the pretreatment estimate depending upon annual maximums, deductibles, plan frequency limits and other plan provisions at time of payment.

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. Availability of MetLife VisionAccess is not contingent upon the purchase of dental insurance.

9. Savings from enrolling in a dental benefits plan will depend on various factors, including the cost of the plan, how often participants visit the dentist and the cost of services rendered.

10. These hypothetical in-network savings examples are based on average charges in the Philadelphia area, for procedure codes D1110, D0210, D2391, D3310 and D2740.

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



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