



Why dental insurance makes sense

Dental problems can be unpredictable and expensive. Did you know that a crown can cost up to \$1,535?¹ Take advantage of this opportunity to enroll in your company's dental plan. Compare and choose the High (Premium)- or Low (Standard)-Option plan for coverage that meets your needs. It helps reduce your out-of-pocket expenses for dental care. And the preventive care benefits can help avoid costly dental problems in the future.

A high-option plan includes preventive and basic services like cleanings, x-rays and fillings, and provides more coverage for expensive procedures like implants, root canals, crowns and orthodontics.

How it works:

“While eating dinner, I bit down and broke my crown. The next day, I visited my dentist in the MetLife network. A crown in my area is about **\$1,462**.² Since my participating dentist agreed to charge **\$680** for covered MetLife enrollees, and my plan covers 60% for this procedure, my out-of-pocket costs are only **\$272**. That's a savings of **\$1,190**! Depending on what my dentist normally charges, this could have cost me over a thousand dollars. By using a participating dentist, I maximized my benefits and paid less than a quarter of the typical cost.”³

\$1,462

Dentists' usual fee²

\$680

Charge by MetLife participating dentist

\$272

My 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
- Over 535,000 access points where you can find a dentist


Dental Insurance

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

Know what your plan covers...

Dental insurance may pay 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:



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



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](https://www.metlife.com/mybenefits) or call **1-800-GET-MET8**.

To visit [metlife.com/mybenefits](https://www.metlife.com/mybenefits) scan the following:



MetLife's Mobile App⁴ is available on the App Store and Google Play.



After downloading, you can use it to find a dentist, view your claims, access your ID card, and more.



Please scan the QR code to access the Mobile App or visit [metlife.com/dental](https://www.metlife.com/dental). Enter your ZIP code and select the PDP Plus network.

Compare and choose the High- or Low-Option plan for coverage that meets your needs.

Which plan is best for you?

High PPO Plan

Low PPO Plan

| | | |
|---|---|---|
| I mainly want to have regular teeth cleanings and X-rays |  |  |
| I am only focused on preventive and basic dental services |  |  |
| I've got children who need braces |  | |
| As an adult, I may want to consider braces |  | |
| I'm more susceptible to periodontal disease |  | |

Take advantage of the benefits this important protection offers:

- No out-of-pocket costs for cleanings, X-rays and exams in-network⁵
- In-network discounts on covered services apply even after you have reached your plan’s annual maximum, reducing your out-of-pocket expense.
- Visit any dentist you like and receive coverage under the plan. Your out-of-pocket expense will usually be lower if your dentist is a participating network dentist.

Hypothetical savings example when visiting a participating dentist⁶

| Service | Dentist’s usual fee | Negotiated fee |
|------------|---------------------|----------------|
| Exam | \$122 | \$55 |
| X-rays | \$167 | \$74 |
| Filling | \$179 | \$82 |
| Root Canal | \$1,446 | \$662 |
| Crown | \$1,540 | \$694 |

When you visit a general dentist or a specialist who is in the network, your out-of-pocket costs are usually lower. That’s because participating **dentists have agreed to accept negotiated fees that are usually 30-45% less than the average charges in the same community.**⁷ Lower fees can help you cut your final costs and stretch your annual maximums.

Compare the benefits under the Standard- and Premium-Option plans

| Services | Low (Standard)-Option Benefit In-network: ⁸ % of Negotiated fee ⁹ Out-of-network: ⁸ % of R&C fee ¹⁰ | High (Premium)-Option Benefit In-network: ⁸ % of Negotiated fee ⁹ Out-of-network: ⁸ % of R&C fee ¹⁰ |
|---|---|---|
| Preventive & Diagnostic Services | In-Network: 100% Out-of-Network: 100% | In-Network: 100% Out-of-Network: 100% |
| Basic Restorative Services | In-Network: 80% Out-of-Network: 70% | In-Network: 90% Out-of-Network: 80% |
| Major Restorative Services | In-Network: 50% Out-of-Network: 40% | In-Network: 60% Out-of-Network: 50% |
| Adult & Child Orthodontia Covered Services¹² per person | In-Network: 50% Out-of-Network: Not covered | In-Network: 60% Out-of-Network: 50% |
| Calendar-Year Deductible – Applies to Basic and Major Restorative Services | | |
| Individual | \$50 | \$25 |
| Family | \$150 | \$75 |
| Calendar-Year Maximum Benefit | \$1,500/person | \$2,000/person |
| Adult & Child Orthodontia Lifetime Maximum per person | In-Network: \$1,000 Out-of-Network: Not covered | In-Network: \$1,500 Out-of-Network: \$1,500 |

Why MetLife



Extensive provider network

The MetLife dental network includes over 535,000 providers, so finding the right dentist is easy.



Flexibility to see any dentist

Our plans give you the flexibility to visit providers in or out-of-network.⁵ Most cleanings and exams are covered 100%.



Cost savings

As a MetLife member, take advantage of our negotiated fees, typically 30-45% less than the average.⁷

Discover the benefits of MetLife Dental

Did you know MetLife Dental benefits come with extras designed to help you get even more value out of your employer-sponsored benefits? Brush up on the added benefits listed below that are included when you enroll in MetLife Dental.



Digital servicing capabilities make dental care easy

MetLife's mobile app⁴ puts your ID card, plan details, and claim information at your fingertips. For added convenience, it also includes features like:

- A Find a Dentist tool with easy access to provider ratings
- Online appointment scheduling for select dentists
- Convenient claim status notifications via text messaging

Our digital tools available on MyBenefits also include:

- Access to a Dental Cost Estimator¹³ so you can view personalized, plan-specific, and ZIP code-based cost estimates for most common procedures – as well as the deductibles, plan maximums, and frequency limitations that apply.
- A digital virtual assistant that's available 24/7 to help you with common tasks like accessing coverage information, getting personalized estimates, or viewing claims.



Dental benefits go with you as you travel

Our International Dental Travel Assistance program provides international assistance tied to your out-of-network benefits, including:

- 24/7 help in multiple languages
- Access to dental providers (based on strict credentialing criteria) in approximately 200 countries
- Toll-free calling within the U.S., or collect calling outside the U.S.



SmileDirectClub discounts make you smile

MetLife Dental benefits include valuable discounts on SmileDirectClub's customized clear aligners, whether your plan includes orthodontia coverage or not. Plus, all SmileDirectClub dentists are part of MetLife's Dental provider network.



Multi-language health history forms enhance communications

Our health history forms, which are available in nearly 40 languages, are designed to help dentists better communicate with non-English speaking patients.



Teledentistry options offer added convenience

MetLife Dental provides teledentistry options, so you're able to connect with your dentist from home via smartphone, tablet, or computer for problem-focused exams and reevaluations.



An Oral Health Library provides the information you need

MetLife's Oral Health Library – oralfitnesslibrary.com – offers unlimited online access to articles and videos on a wide range of helpful dental-related topics.

Frequently Asked Questions

Q. What types of services does the plan cover?

A. A number of dental procedures, including:¹⁴

- 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.⁶ 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 App Store and Google Play. You can find a dentist, view your claims, access your ID card, and more.

Q. Do I need an ID card to schedule an appointment?

- A. **No, you do not need an ID card to schedule an appointment, but you will need your SSN or EE ID.***

*There are two states that require ID cards per legislation, Georgia & New Hampshire.

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. Subject to frequency limitations.
6. 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.
7. Based on internal analysis by MetLife. Negotiated fees refer to the fees that participating dentists have agreed to accept as payment in full for covered services rendered by them, subject to any copayments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.
8. In-network refers to benefits provided under this program for covered dental services that are provided by a participating dentist. Out-of-network refers to benefits provided under this program for covered dental services that are not provided by a participating dentist.
9. 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.
10. R&C fee refers to the Reasonable and Customary (R&C) charge, which is 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 charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.
11. Reimbursement for out-of-network services is based on the lesser of the dentist's actual fee or the Maximum Allowable Charge (MAC). The out-of-network Maximum Allowable Charge is a scheduled amount determined by MetLife.
12. We recommend you receive a pre-treatment estimate from your provider to determine estimated costs of your orthodontia treatment. This tool does not provide the payment information used by MetLife when processing your claims. Prior to receiving services, pretreatment estimates through your dentist will provide the most accurate fee and payment information.
13. Those services defined under your dental benefits summary are covered. Please review your plan benefits summary for a more detailed list of covered services.

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.