

# Powerful plans at the right price

MetLife Dental Insurance provides comprehensive coverage for your members and may reduce their outof-pocket costs.<sup>1</sup> It's a benefit they may want — and we make it easy for you to deliver. We offer a range of dental solutions based on the latest market trends, clinical research, and dentist practice protocols. And, our experienced professionals work with you to create a solution that can satisfy members' needs — at the right price point.



96%

of MetLife plan participants are satisfied with their dental plan featuring the Preferred Dentist Program<sup>2</sup>

### **Products that suit your members**

- Dental PPO plans, including:
  - Copay plans<sup>3</sup>
  - Coinsurance plans
- Indemnity plans
- MetLife TakeAlong Dental<sup>SM</sup>

#### Networks that drive savings<sup>1</sup>

The right mix of dentists can provide access, discounts, and real savings<sup>1</sup>

- PDP Plus Network More than 490,000 participating dentist access points<sup>4</sup>
- Stable Network Turnover of network dentists is consistently less than 2% per year<sup>5</sup>
- Cost Controls \$3 billion combined savings of plan payments and members' out-of-pocket costs based on network discounts and cost protections<sup>6</sup>
- Efficient Claims Management Over 32 million claims processed in 2022<sup>5</sup> with 81.4% auto adjudication<sup>5</sup> and 99.9% payment accuracy<sup>5</sup> rates
- **Exceptional Service** Empowering members to make better choices about their oral health with the right tools and education

Get expert guidance for your group or association. Contact your MetLife representative today.

## Navigating life together

- 1. Savings from enrolling in a dental benefits plan featuring the MetLife Preferred Dentist Program will depend on various factors, including the cost of the plan, how often participants visit a dentist and the cost of services rendered.
- 2. Dental Plan\_National Participant In-Network\_4Q '22. Results based on MetLife dental plan participants who visited a dentist and responded to the survey.
- 3. This is only available to groups with 1,000 or more eligible employees. MetLife PPO Copay R&C (Reasonable and Customary) plans are not available for insured cases sitused in Connecticut, Georgia, Illinois, Louisiana, Mississippi, Montana, or Texas. Additionally, MetLife PPO Copay MAC (Maximum Allowed Charge) plans are also not available for insured cases sitused in Alaska, Massachusetts, New Jersey, or Nevada nor in Connecticut, Georgia, Illinois, Louisiana, Mississippi, Montana, or Texas. Furthermore, MetLife PPO Copay R&C plans are not available for residents of Louisiana, Mississippi, Montana, or Texas and PPO MAC plans are not available for residents of Alaska, Louisiana, Mississippi, Montana, or Texas.
- 4. MetLife data as of January, 2023.
- 5. MetLife data as of year-end 2022.
- 6. Savings calculations based on analysis of 2021 claims information, comparing participating dentists' reported usual charges for services to negotiated fees for those same services. 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.

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

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, limitations, exceptions, waiting periods, reductions and terms for keeping them in force. A MetLife representative can provide you with costs and complete details.

Group dental plan/program benefits featuring the MetLife Preferred Dentist Program are provided by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166.

Availability of MetLife TakeAlong Dental<sup>SM</sup> is based on MetLife's guidelines, group size and state approvals. Contact your MetLife representative for complete details. Dental benefits are provided by Metropolitan Life Insurance Company (MetLife) or an affiliate of MetLife. Certain administrative services are provided by Careington BenefitSolutions (Careington), Frisco, TX. Careington is not affiliated with MetLife or its affiliates. In certain states, availability of the individual dental product is subject to regulatory approval. Like most benefits programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact MetLife for costs and complete details.

