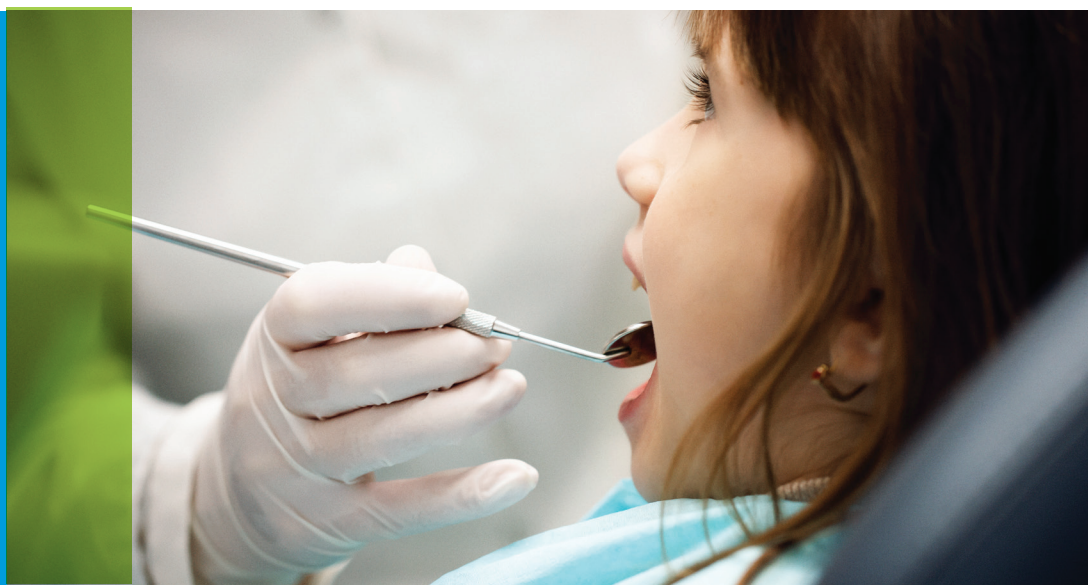


Big dental solutions for small businesses

Choosing the right dental benefits can be a challenge — especially for a small business. We're here to make it easier — helping you balance costs with your employees' needs — to deliver the right benefits for all.



We understand the needs of small businesses

We have 55+ years of experience working with thousands of small businesses like yours. Choose MetLife for expertise, savings¹ and convenience that you and your employees will value.

Plans designed for your business to:

- Meet your objectives
- Provide solutions based on the latest clinical research and market trends
- Empower employees to manage their oral health through a range of tools and resources

Local dentists your employees want

- We have more than 490,000 network dentist access points.²
- Our discounts exceed the national industry average by 3.2%.³
- We have a 6.9% higher in-network utilization than the industry average.³

Dental expertise — from quote through claims

- Guidance from dedicated small business experts every step of the way — underwriting, implementation and service
- Our fast, accurate claims payments leave employees highly satisfied. In fact, 97% say they're satisfied with their claims experience.⁴

Customer-focused Dental Solutions

Our choice of flexible options will help you balance costs with your employees' needs to deliver the right benefits for both of you.

Coinsurance Plans	<p>STANDARD: for preventive and basic services; or preventive, basic and major</p> <p>TRANSITION PLANS: (administered at employer level): for preventive and basic; and phase in coinsurance for major services</p> <p>GRADED PLAN: (administered at the employee level): for preventive and basic; and phase in coinsurance for major services</p>
Annual Maximums	Range from \$250 to \$5,000 (in \$50 increments) ⁵
Deductibles	Range from \$0 to \$300 (in \$5 increments) ⁵
Orthodontia (Optional)	<ul style="list-style-type: none"> • Child Only (up to age 19, state restrictions apply) or Adult & Child • Coinsurance levels ranging from 20% to 80% (in 5% increments)⁵ • Orthodontia maximums ranging from \$250 to \$5,000 (no deductible)
Out-of-Network Reimbursement	<ul style="list-style-type: none"> • Option 1: Reasonable & Customary (R&C) — based on reasonable and customary charges,⁶ multiple options available • Option 2: Maximum Allowable Charge (MAC): 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 MAC is a scheduled amount determined by MetLife.
Employer Contributions	<ul style="list-style-type: none"> • Employer-Sponsored Plans: employer contribution between 50% and 100% of the employees' premium • Voluntary Plans: employer contribution between 0% and 49% of the employees' premium <p>For MetLife's Dual Option plan, employers must pay a minimum of 50% of the premium for the low plan option for each employee.</p>
Added Advantages	<ul style="list-style-type: none"> • Graduating Dental Benefits: As long as participants remain members of our dental PPO plan, their annual maximum benefit⁷ will increase every year for up to three years. • Discount Vision: Employees and their families can receive substantial discounts — as often as they need — on eye exams, glasses, frames, lenses, lens options and laser vision correction^{8,9} • Multi-Product Advantage for Small Businesses: When employers with 10 – 99 employees offer 3 or more qualifying MetLife coverages (such as Dental, Life and Vision insurance), we offer advantages including premium discounts and an extended rate guarantee on your dental coverage. Ask your MetLife representative for more information.

Get expert guidance for confident decisions — for your small business and your employees.

Contact your benefits broker or MetLife representative today.

1. 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.
2. MetLife PDP Plus Data, May 2020.
3. Dental Actuarial Analytics, Dental PPO Network Study, 2018 edition.
4. MetLife Dental Plan Participant Satisfaction Study and Dental Practice Satisfaction Benchmarking Study, 2019.
5. For additional flexibility, contact your MetLife representative. State and underwriting restrictions apply.
6. 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: 99th, 90th, 80th, 70th or 51st. The percentile of charges will depend on the plan design chosen.
7. At this time, each increment to the annual maximum can be \$250 for in-network and out-of-network or \$500 for in-network only. The highest annual maximum level is capped at three years or \$3,000.
8. Custom LASIK coverage only available using wavefront technology with the microkeratome surgical device. Other LASIK procedures may be performed at an additional cost to the member. Laser vision care discounts are only available from in network contracted facilities.
9. 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. MetLife VisionAccess is available to anyone at no charge and is not contingent upon the purchase of insurance.

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

Like most insurance policies and benefit programs, insurance policies and benefit programs offered by Metropolitan Life Insurance Company (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.

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

