

Access. Discounts. Real Savings.

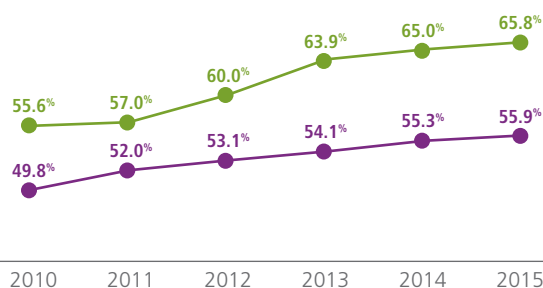


Not Just a Lot of Dentists

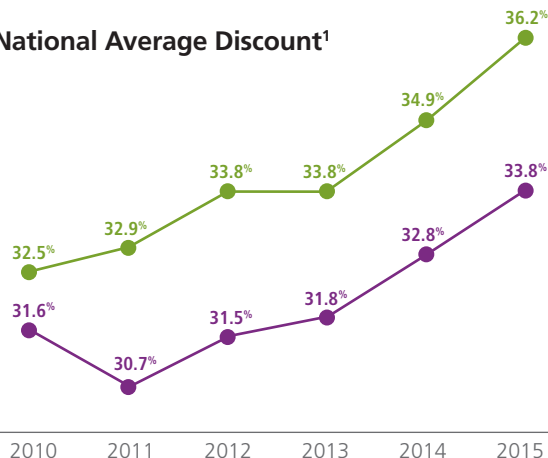
Finding the right dental network can be challenging. Employees want to continue to visit their dentist. And you want to provide lower costs for both your employees and your organization. MetLife's dental networks are designed to give you the access your employees want without paying more out-of-pocket.

DRIVING MORE VALUE

Percent of In-Network Claims¹



National Average Discount¹



● MetLife ● Industry

Access. The right mix of dentists.

- PDP Plus² delivers:
 - Over 361,000 participating dentist access points³
 - 18% higher in-network utilization than the industry average¹

Discounts. Ability to maintain deep discounts.

- Negotiated fees typically 15–45% less than average charges in the same community⁴
- Discounts exceed the national industry average by 2.4%¹

Real Savings.⁵ Well-defined, data-driven approaches for participant cost protections.

- Clinically-based system logic identifying inappropriate billing
- Data analytics and predictive modeling utilization management programs backed by over 90 dentist consultants
- More than \$2.5 billion in combined plan payment and employee out-of-pocket savings based on network discounts and cost protections⁶

Customer-Focused Solutions | Exceptional Service | Proven Expertise

Expertise that Makes a Difference

- **Selection.** A well-established selection process and rigorous credentialing standards⁷ result in a rejection rate of more than 6%.⁸
- **Monitoring.** Ongoing reviews of treatment and utilization patterns ensure providers adhere to generally accepted industry standards of care.
- **Education.** Participant and dental office education helps promote better communication and healthier, safer environments for patient care.
- **Retention.** Re-credentialing is done at least every 3 years, with a low 0.6% involuntary turnover rate.^{7,8}

96% of plan participants
and 92% of participating
providers are satisfied
with the MetLife Preferred
Dentist Program⁹



GET EXPERT GUIDANCE FOR CONFIDENT DECISIONS
Contact your broker or MetLife Representative today

Availability of products and services 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 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 plan/program benefits featuring the MetLife Preferred Dentist Program are provided by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166.

¹ Ruark Consulting Dental PPO Network Study, 2015 edition.

² PDP Plus is available for self-funded plans through a shared savings agreement.

³ MetLife data as of July 2016.

⁴ Based on internal MetLife analysis. Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for covered services, subject to any deductibles, copayments, cost sharing and benefit maximums. Negotiated fees are subject to change.

⁵ 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.

⁶ Savings calculations based on analysis of 2015 claims information, comparing participating dentists' reported usual charges for services to negotiated fees for those same services.

⁷ 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.

⁸ MetLife data as of year-end 2015.

⁹ MetLife Dental Plan Participant Satisfaction Study and Dental Practice Satisfaction Benchmarking Study, year-end 2015.

MetLife

Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
www.metlife.com