



# MetLife

## Flexible options for employers and employees watching their bottom lines

At MetLife, we listened closely to the increased cost pressure facing employers and employees, designing dental plan options that deliver on the *basics*—competitively priced plans that deliver high value.

### A smart response to increased cost pressures

While it is important to provide employees with competitively priced dental benefits that promote good oral health, it is equally important to offer them choice, such as a dual-option offering, which may help improve employee satisfaction while maintaining your dental plan costs.

With low monthly premiums, MetLife can help lower your dental plan costs, while keeping your employees satisfied. MetLife offers a Base<sup>1,2</sup> Plan design that provides the basic coverage your employees need to maintain their oral health. And, for those employees who want more, MetLife offers an Enhanced<sup>1,2</sup> Plan that allows them to buy up for more comprehensive coverage.

Plus, you can feel confident you're getting the right value from your dental benefit dollars. These plan designs incorporate current dental research and dental treatment protocols to help promote employee satisfaction. They cover services that encourage appropriate treatment and/or follow-up care and services employees need—exams, cleanings, X-rays, fluoride, sealants, fillings, inlays/onlays/crowns, root canals, periodontal surgery, dentures, implants and more.

### WE VALUE THE *BASICS*. TO US, *BASIC* STANDS FOR:

- B**enefit plans at competitive price points
- A**ligned with research and treatment protocols
- S**ervices offered that are essential
- I**ncludes flexibility to meet the needs of diverse employers
- C**hoice of providers

The result is a carefully tailored plan that meets both your employees' needs and your bottom line.

### More than plan design

To help you successfully manage costs and expectations, we apply our expertise in other areas to achieve competitive rates.

- **Network Access:** If an employee's current dentist is not one of our more than 131,000 participating dentist locations, they still have the option to continue seeing their current dentist and receive benefits.
- **Savings<sup>3</sup>:** Negotiated network dental fees, typically 15% to 45% below community average charges, provide savings on out-of-pocket expenses for

<sup>1</sup> Available for groups with at least 25 enrolled employees but with less than 499 eligible lives, excluding SafeGuard DHMO benefit plans. Other restrictions may apply. Please contact MetLife for complete details.

<sup>2</sup> Pricing based on three-digit ZIP code. Base Plan: coinsurance 100/50/25; annual maximum \$500; deductible \$75; standard commission; network plan—51st percentile. Enhanced Plan:

coinsurance 100/80/50; annual maximum \$1,000; deductible \$50; standard commission; Network plan—80th percentile. Please contact MetLife for complete details.

<sup>3</sup> Occasionally, there may be a service for which the dentist's charge for that service is the same or less than the MetLife negotiated fee for that service.

in-network services. Negotiated fees may extend to non-covered services and services provided after the annual benefit maximum has been exceeded.<sup>4</sup>

- **Cost Control:** MetLife's negotiated PDP fees resulted in combined savings of plan payments and employees' out-of-pocket costs of nearly \$1.4 billion in 2009.<sup>5</sup>
- **Claims Processed Quickly and Accurately:** More than 33 million claims processed in 2009 — 70% in 1 business day, 88% in 5 business days, 98% in 10 business days with 99.83% payment accuracy.<sup>6</sup>

## Meeting the dental benefits challenge, experience makes all the difference

With more than 47 years of experience designing dental benefit plans and satisfying customers, MetLife brings an in-depth perspective and knowledge of the benefits arena. Our know-how, system capabilities and funding mechanisms help promote employee satisfaction and accountability, so you can be confident choosing MetLife.

### SAMPLE DENTAL PLAN OPTIONS<sup>7</sup>

	BASE PLAN	ENHANCED PLAN
<b>COINSURANCE</b>	100/50/25 In/Out	100/80/50 In/Out
<b>ANNUAL MAXIMUM</b>	\$500 In/Out	\$1,000 In/Out
<b>DEDUCTIBLE</b>	\$75/\$75 In/Out	\$50/\$50 In/Out
<b>DEDUCTIBLE APPLIED TO</b>	Type A, B & C	Type B & C
<b>ORTHODONTIA</b>	None	\$1,000 Max (child to age 19 only)
<b>OUT-OF-NETWORK REIMBURSEMENT</b>	R&C <sup>8</sup>	R&C <sup>8</sup>
<b>R&amp;C PERCENTAGE (NETWORK PLANS ONLY)</b>	51st percentile	80th percentile
<b>ADDITIONAL PLAN DESIGN FLEXIBILITY IS AVAILABLE.</b>		

**For more information, contact your insurance broker, benefits consultant or MetLife representative today.**

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

<sup>4</sup> Negotiated fees for non-covered services may not apply in all states.

<sup>5</sup> Savings calculations based on analysis of 2009 claims information, comparing MetLife participating PDP dentists reported usual charges for services to MetLife's negotiated fees for those same services.

<sup>6</sup> MetLife data as of year-end 2009.

<sup>7</sup> Certain plan designs may be subject to restrictions and not available in all states.

<sup>8</sup> 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: 90th, 80th, 99th, 70th and 51st. The percentile of charges will depend on the plan design chosen.

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