



MetLife

Dental benefits that fit

At MetLife, we applied our expertise and industry-leading experience to deliver dental benefit plans for the specialized needs of employers with two to nine employees.

The MetLife Preferred Dentist Program (PDP), our PPO, helps lower¹ benefit plan costs through negotiated fees, rigorous selection and retention, and a benefits delivery platform that delivers consistent and accurate payments.

- More than 158,000 participating network dentist access points.
- Negotiated network dental fees are typically 15% to 45% below community average charges.
- In 2010, 74.42% of all dental claims were processed within 1 business day, 98.50% within 10 business days — with 99.87% payment accuracy.²
- No waiting period for dental benefits on certain services for groups with no prior dental coverage.³
- VisionSavings Eyecare Program⁴ offers employees discounts on vision care services and laser vision correction surgery (including LASIK and PRK procedures).

METLIFE OFFERS THE FOLLOWING PREFERRED DENTIST PROGRAM PLAN DESIGNS (min. of two eligible employees)

PLAN	COINSURANCE IN-NETWORK (Diagnostic & Preventive/Basic/Major)	COINSURANCE OUT-OF-NETWORK (Diagnostic & Preventive/Basic/Major)	DEDUCTIBLE IN-NETWORK	DEDUCTIBLE OUT-OF-NETWORK
1 ⁵	100/80/50	100/80/50	\$50	\$50
2 ⁵	100/80/50	80/60/40	\$50	\$50
3 ⁶				
1 st Year	100/80/25	100/80/25	\$50	\$50
2 nd Year	100/80/50	100/80/50	\$50	\$50
CALENDAR YEAR MAXIMUM				
<ul style="list-style-type: none"> • Groups with 2-4 employees — \$1,000 • Groups with 5-9 employees who have no prior dental coverage — \$1,000 • Groups with 5-9 employees with an annual dental maximum of \$1,000 in force — \$1,000 • Groups with 5-9 employees with an annual dental maximum of \$1,500 in force — \$1,000 or \$1,500 				
OUT-OF-NETWORK REIMBURSEMENTS				
Reimbursements are based on the 80 th percentile of Reasonable & Customary charges. ⁷				

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 for complete details.

¹ As compared to non-network dental benefit programs.

² MetLife data as of year-end 2010.

³ Plan provisions regarding eligibility and late entrants apply.

⁴ The VisionSavings Eyecare Program is offered by EyeMed Vision Care, Mason, Ohio. EyeMed Vision Care is not affiliated with Metropolitan Life Insurance Company and its affiliates.

⁵ Deductible waived for diagnostic and preventive services for plans 1 and 2. Plan 2 is not available in Mississippi and Texas.

⁶ Groups with no prior dental coverage or without acceptable evidence of prior dental coverage can only choose plan 3.

⁷ Out-of-network benefits are payable for services rendered by a dentist who is not a participating provider. The Reasonable & Customary charge 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 of similar training and experience in the same geographical area for the same or similar services as determined by MetLife.