

Dental Benefits

Product Overview

Why dental insurance makes sense

Why is having a good Dental plan so important?

Because a healthier smile can be important to maintaining overall health.

Having dental coverage makes it easier to visit the dentist and helps lower your costs.

Two valuable plan options to choose from:

Dental PPO

- Provides benefits for a broad range of covered services/procedures.
- Flexibility to choose any licensed dentist, in or out of the network.
- Additional savings when you visit an in-network dentist. In-network dentists have agreed to MetLife's negotiated fees for covered services, which are typically 15 – 45% below the average charge for the same or similar services in the same geographic area.¹
- No paperwork, in- or out-of-network, if your dentist submits your claims for you.

Dental HMO/Managed Care²

- Broad network of carefully screened general dentists and specialists who provide quality dental care at reduced cost.
- At time of enrollment, pre-select a dentist who participates in the network.
- No waiting periods, claim forms, deductibles or annual maximums.

Now that you know the benefits of having **Dental Insurance**, learn more and enroll today!

Comparing plans:

Features	Preferred Dentist Program PPO	Dental HMO/ Managed Care Plan
Eligibility	Available to individuals and their family members nationwide.*	Will be available to residents of CA, FL, NJ, NY and TX.*
Choice of Dentists	You have the flexibility to choose any licensed dentist, in or out of the network. Your cost may be higher when you visit an out-of-network dentist.	You pre-select a dentist at time of enrollment who participates in the network. Each family member may select a different participating dentist.
Specialty Care	No referral needed for specialty care.	Your selected dentist will determine if you need the services of a specialty care provider. ³
Network Discounts	All participating dentists have agreed to accept negotiated fees as payment in full for covered services. These fees typically range from 15%-45% less than the average charges in the same community. ¹	You have access to hundreds of dental services at costs that may be considerably lower than your cost would be without this plan. ⁴

*All products may not be currently available in all states. Please check with your MetLife representative for complete details.

¹ Negotiated fees refer to the fees that participating dentists have agreed to accept as payment in full for covered services rendered by them, subject to any copayments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

² Dental Managed Care plan benefits are provided by Metropolitan Life Insurance Company, a New York corporation, in NY; SafeGuard Health Plans, Inc. a California corporation, in CA; SafeGuard Health Plans, Inc. a Florida corporation, in FL; SafeGuard Health Plans, Inc., a Texas corporation, in TX; and MetLife Health Plans, Inc., a Delaware corporation, and Metropolitan Life Insurance Company, a New York corporation, in NJ. The Dental HMO/Managed Care companies are part of the MetLife family of companies. "DHMO" is used to refer to product designs that may differ by state of residence of the enrollee, including but not limited to: "Specialized Health Care Service Plans" in California; "Prepaid Limited Health Service Organizations" as described in Chapter 636 of the Florida statutes in Florida; "Single Service Health Maintenance Organizations" in Texas; and "Dental Plan Organizations" as described in the Dental Plan Organization Act in New Jersey.

³ In California, orthodontic and pedodontic specialty services requires pre-approval. Your selected participating dentist will contact SafeGuard (a MetLife company) for pre-approval. Once approved, your dentist will contact you with the name of a participating specialist.

⁴ Based on internal analysis by Metlife. Savings from enrolling in a dental benefits program will depend on various factors, including the cost of the program, how often members visit a dentist and the cost of services rendered.

Like most group benefit 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 or your plan administrator for costs and complete details.

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