



Round out your healthcare coverage with Dental Insurance.

Keep the cost of dental care in check.

■ Cleanings and exams

■ X-rays and fillings

■ Crowns and root canals

Dental services can be expensive. With **MetLife Dental Insurance**, you get protection against costs for unexpected dental care, plus low or no costs for preventive care.¹

When your preventive care is covered, you're more likely to go for cleanings and checkups, which can help you avoid problems before they become too costly or complicated.

Plus, going to the dentist regularly can help prevent problems that have been linked to diabetes or heart disease.²

Hypothetical savings example when visiting a participating dentist³

Service	Dentist's usual fee	Negotiated fee	Percent covered	MetLife pays	Out-of-pocket cost	Savings ^{3,4}
Exam	\$122	\$55	100%	\$55	\$0	\$122
X-rays	\$167	\$74	100%	\$74	\$0	\$167
Filling	\$179	\$82	80%	\$65.60	\$16.40	\$162.60
Root Canal	\$1,446	\$662	80%	\$529.60	\$132.40	\$1,313.60
Crown	\$1,540	\$694	50%	\$347	\$347	\$1,193

Consider this scenario:

*While eating dinner one evening, I bit down and broke a tooth. The next day, I saw my dentist and learned I needed a crown. I know that a crown usually costs about \$1,540.⁵ Thankfully, my dentist participates in the MetLife network and has agreed to provide the service for \$694 for MetLife enrollees. My **dental insurance plan** covers 50% for this procedure, so my out-of-pocket costs are only \$347. I paid less than a quarter of the typical cost—a savings of well over \$1,000!**

Dental Insurance

Opportunity to reduce your out-of-pocket costs for dental check-ups and procedures.

The advantages of having MetLife Dental Insurance

- Access to one of the largest networks of participating dentists
- Little to no out-of-pocket costs for cleanings, X-rays and exams in network, depending on your plan
- In-network negotiated fees that are typically 30%–45% less than average charges in the same area⁶
- In-network discounts apply even after you reach your plan's annual maximum, reducing your out-of-pocket expense
- Easy payroll deduction
- Easy access to pre-treatment estimates and real-time claims processing
- Educational tools and resources help you and your dentist make more informed decisions. Access these helpful tools on MetLife's Mobile App⁷ or at metlife.com/mybenefits.
- Teledentistry options that enable you to connect with your dentist from home via smartphone, tablet, or computer for problem-focused exams and reevaluations.
- Discounts on SmileDirectClub's customized clear aligners, whether your plan includes orthodontia coverage or not.
- Online access to the Dental Cost Estimator that provides cost estimate—both in- and out-of-network—to help plan for future dental procedures.⁸
- Convenient download-and-save ID cards available via the MetLife mobile app⁹ along with online appointment scheduling for select dentists, plan information and convenient claim status notifications via text messaging.
- A digital dental virtual assistant that's available 24/7 to help you with common tasks like accessing coverage info, getting personalized estimates, or viewing claims.

MetLife Dental Insurance through your workplace may be more affordable than you think.

Ask your employer for more information or to enroll in these benefits.

*This is a hypothetical example of out-of-pocket costs and savings when using an in-network dentist. Actual costs and savings may vary and are subject to any co-payments, deductibles, cost sharing and benefits maximums. Savings from enrolling in a MetLife Dental Benefits Plan featuring the Preferred Dentist Program will depend on various factors, including the cost of the plan, how often participants visit the dentist and the cost of services rendered.

1. Subject to frequency limitations.

2. American Dental Association. "Dentists: Doctors of Oral Health." American Dental Association website. <https://www.ada.org/en/about-the-ada/dentists-doctors-of-oral-health>. Accessed June 2020.

3. Savings from enrolling in a dental benefits plan will depend on various factors, including plan design and premiums, how often participants visit the dentist and the cost of services rendered.

4. These hypothetical in-network savings examples are based on average charges in the Philadelphia area, for procedure codes D1110, D0210, D2391, D3310 and D2740.

5. Based on MetLife data for a [crown (D2740)] in ZIP code 19105. This example is used for informational purposes only. Fees in your area may be different. Example assumes any deductible has been met and the annual maximum benefit has not been reached.

6. Based on MetLife data. Negotiated fees refer to the fees that participating dentists have agreed to accept as payment in full for covered services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

7. To use the MetLife mobile app, employees can choose to register at metlife.com/mybenefits from a computer or directly through the app. Certain features of MetLife Mobile App are not available for MetLife Dental Plans.

8. This tool does not provide the payment information used by MetLife when processing your claims. Prior to receiving services, pretreatment estimates through your dentist will provide the most accurate fee and payment information.

9. To use the MetLife mobile app, employees can choose to register at metlife.com/mybenefits from a computer or directly through the app. Certain features of the MetLife Mobile App are not available for all MetLife Dental Plans.

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.

