



MetLife

Dental plan solutions helping address priorities of cost, quality and choice

Whether you choose to offer a stand-alone DHMO, a stand-alone DPPO or a dual-option combination—the MetLife family of companies offers you the networks, service, and an extensive range of plan design choices to satisfy the needs of your employees and your company.

Dental benefit plans your employees will value

With the dental benefit solutions from the MetLife family of companies, the end result is simple...dental benefit plans that help employers like you meet your benefit cost and employee retention goals while addressing the oral health needs of your employees.

Our plan designs—now including the MET Series—are guided by the latest market trends, dental research and treatment protocols. These plan designs provide coverage for services that encourage appropriate treatment and/or follow-up care, which can have a positive impact on employee satisfaction and help manage plan and employee costs.

| DHMO | DPPO |
|--|-----------------------|
| Availability—California only | Availability—National |
| Plan Flexibility—a broad range of plan design options are available to employers based on group size, underwriting and state requirements | |
| Plan Structure | |
| Stand-alone: | |
| <ul style="list-style-type: none"> DHMO and DPPO plans for groups with 2 or more eligible employees | |
| Dual-option: | |
| <ul style="list-style-type: none"> DHMO/DHMO plan for groups with 10 or more eligible employees DPPO/DPPO plan for groups with 25 or more eligible employees DHMO/DPPO plan for groups with 25 or more eligible employees | |
| Funding Arrangements | |
| <ul style="list-style-type: none"> Voluntary and Employer-Sponsored options Fully Insured and Self-Funded³ options | |

Access to strong dental networks

We recognize your employees are more likely to take care of their oral health when financial barriers are reduced and they are able to visit a dentist they know and trust. With the MetLife DPPO or SafeGuard DHMO, they'll have the assurance of knowing that they have dental benefits with access to two of the largest dental networks in the industry—so there's a good chance their dentist will be participating.

More than 139,400 DPPO participating dentist locations nationwide, including more than:

- **23,000 in California**
- 9,400 in Florida
- 12,500 in Texas

More than 13,600 DHMO participating dentist locations in CA, FL and TX, including more than:

- **7,100 in California**
- 4,200 in Florida
- 2,200 in Texas

However, there is more to a network than just size. MetLife and its affiliates incorporate value-added services such as a well-established credentialing program, an education platform for members and dental offices, as well as features to help lower out-of-pocket costs.

- **Savings on Non-covered Services**—With the DPPO, negotiated fees apply to all in-network services, and may extend to non-covered services and services

provided after the annual benefit maximum has been exceeded.⁴

Since the network touches every aspect of our dental benefit plans, we give it the focus it deserves so you and your employees get the most value.

An integrated service platform

We focus on doing the basics well, and being flexible and responsive to your needs. This ongoing focus on the overall customer experience ensures that we continually strive to provide extraordinary service and innovative solutions. To this end, we provide access to information and transactional capabilities at the time needed and in the way members, dentists and employers want.

Phone—Interactive Voice Response (IVR), Fax or Customer Service Representative

Our Customer Sales and Service Group utilizes a state-of-the-art IVR system and dedicated Sales and Service Associates to deliver service excellence. An important self-service capability of our IVR system is real-time⁵ access to information like eligibility and plan coverage for both members and dental offices alike.

For the fifth year in a row, our Customer Sales and Service Group was chosen as a “Certified Center of Excellence” by Purdue University’s Center for Customer-Driven Quality.⁶

Implants and white fillings on posterior teeth (molars) are now standard coverages for the new MET Series of DHMO plans.

Internet—online service solutions that help employers, members and dental providers manage benefits

MyBenefits provides members with a personalized, integrated and secure online view of their dental benefits plan. They can take advantage of self-service capabilities like checking eligibility, viewing their dental benefits, locating participating dentists, accessing educational materials and more.

MetDental provides dental offices with an online resource to verify eligibility, view a patient’s benefit information, access administrative forms and tools, take continuing education courses, download patient education tools and more. It helps them manage their business so they can focus on doing what they do best—devoting more time to patient care.

MetLink[®] provides employers with a simplified, online resource to quickly and conveniently administer their MetLife and affiliate employee benefits. Based upon the benefits offered, the site provides access to information including enrollment and eligibility, claims, billing, and various plan reports.

Our integrated service solutions add value to your benefits plan as they empower members and dental offices to engage in benefits administration—to help make managing benefits easier for you.

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.

¹ Group dental insurance policies featuring the Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, New York, NY 10166.

² Dental HMO plan available in CA, FL and TX only. Group dental plans in CA, FL and TX are available through a domestic company in the applicable state named SafeGuard Health Plans, Inc. The SafeGuard 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; and “Single Service Health Maintenance Organizations” in Texas.

³ Self-funded programs are available only for group Dental PPO plans with 500 or more eligible employees.

⁴ MetLife DPPO negotiated fees for non-covered services may not apply in all states.

⁵ Except during maintenance or periods of interruption.

⁶ The Benchmark Portal, in conjunction with Purdue University’s Center for Customer-Driven Quality, certified MetLife’s Customer Sales and Service Group as a “Center of Excellence” after an extensive review process.

Benefits for the **if in life**[®]

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