



MetLife

A great way to add value to your dental plan

When it comes to dental benefits, MetLife understands that a successful plan is about more than price. That's why we provide employers like you with opportunities to address the oral health needs of your employees without compromising your company's resources, your dollars or your time.



Graduating Dental Benefits¹ from MetLife encourages participants to maintain their dental coverage and provides enhanced coverage to help ALL participants achieve and/or maintain good oral health. Participants, including dependents, are rewarded for maintaining their dental coverage with an increasing annual maximum benefit² each year for up to three years.^{3,4}

- Participants and their dependents maintain the maximum benefit once it's reached for as long as they remain enrolled in the plan with no gap in coverage.
- If there is an interruption in MetLife dental coverage, participants start at the beginning, with the lower benefit level, after re-enrolling in the employer's plan.

Unlike some of the other products in the marketplace, with Graduating Dental Benefits from MetLife there are:

- NO** dollar threshold requirements
- NO** "use it or lose it" feature
- NO** regressive benefits

¹ Available for groups with 10 or more eligible employees, excluding Copay plans and Full Service Dental for Retirees.

² At this time, each increment to the annual maximum can be \$250 for in-network and out-of-network or \$500 for in-network only.

³ Exact time frames are determined by the employer. Assuming no gap in MetLife dental coverage with the same employer, the annual maximum will graduate

(increase) for employees and their covered dependents until reaching the maximum annual benefit. The increase occurs on the anniversary (12 months of coverage) of when the participant's coverage became effective under the plan. MetLife dental coverage refers to dental plans underwritten or administered by MetLife.

⁴ The highest annual maximum level is capped at three years or \$3,000.

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Graduating Dental Benefits is easy for employees to use and understand, and is easy for employers to administer — standard plan administration.
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Employees only need to enroll in the dental plan

The higher annual maximum benefit dollars are automatically applied each year.^{3,4}

Plus, when choosing Graduating Dental Benefits for your plan:

- Plan participants may start at different benefit levels (subject to MetLife guidelines).
- You have the option of applying this feature at \$250 increments for both in- and out-of-network or \$500 for in-network only.⁵

A step beyond rollover plans

Compared with some other products in the marketplace, like the maximum rollover, we believe Graduating Dental Benefits offers BETTER value. Graduating Dental Benefits:

- Provides all plan participants enhanced coverage to help achieve and/or maintain good oral health— all a plan participant must do is reenroll with MetLife Dental each year.
- Does not penalize those participants who use their dental benefits.
- Is simple and easy to understand.
- Benefits all employees and their covered dependents.

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

Like most group dental policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact MetLife for more information.

⁵ Not available in all states.

Benefits for the **if in life**[®]

MetLife

Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
www.metlife.com