

Convenience. Service. Savings.

MetLife®



As the largest commercial dental administrator in the U.S.,¹ MetLife applies its expertise and industry-leading experience to develop dental benefits programs to fit the specialized needs of small businesses. While all of MetLife's plans offer employees the freedom to go to the dentist of their choice, more than 90,000 dentist locations, including 21,000 specialist locations, participate in the MetLife Preferred Dentist Program (PDP). The PDP helps lower² benefit plan costs through negotiated fees, a stringent selection and retention program, and professional claim review for consistent and accurate payment.

Ask about our
Premium Discount for
multiple 2-9 coverages!⁸

What's Available:

- Negotiated fees accepted by participating PDP dentists typically range from 10-35% below community-average charges. These negotiated fees apply to covered and non-covered services under any plan, even when the annual maximum is exceeded.
- Outstanding claims service – 99% of employee claims processed within 10 business days – with 99% accuracy.³
- Employees have easy access to network directories via www.metlife.com/dental.
- No waiting period for dental benefits on certain services for groups with no prior dental coverage.⁴
- VisionSavings Eyecare Program⁵ offers employees valuable discounts on eyecare (including LASIK) at no cost.

Dental Benefits for Groups with 2-9 Employees

MetLife offers the following Preferred Dentist Program plan designs.

PLAN	COINSURANCE IN-NETWORK (Diagnostic & Preventive/ Basic/Major)	COINSURANCE OUT-OF-NETWORK (Diagnostic & Preventive/ Basic/Major)	DEDUCTIBLE IN-NETWORK	DEDUCTIBLE OUT-OF-NETWORK
1 ⁶	100/80/50	100/80/50	\$50	\$50
2 ⁶	100/80/50	80/60/40	\$50	\$50
3 ⁷				
1st Year	100/80/25	100/80/25	\$50	\$50
2nd Year	100/80/50	100/80/50	\$50	\$50

CALENDAR YEAR MAXIMUM

- 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 80th percentile of Reasonable & Customary charges.⁹

¹2005 MetLife Market Research, based on enrolled lives as of December 31, 2004.

²As compared to non-network dental benefit programs.

³MetLife data as of year-end 2005.

⁴Plan provisions regarding eligibility and late entrants apply.

⁵The VisionSavings Eyecare Program is offered by Cole Vision Corporation (d/b/a/ Cole Managed Vision), Mason Ohio. Cole Vision Corporation is not affiliated with Metropolitan Life insurance Company and its affiliates.

⁶Deductible waived for diagnostic and preventive services for plans 1 and 2. Plan number 2 is not available in Mississippi and Texas.

⁷Groups with no prior dental coverage or without acceptable evidence of prior dental coverage can only choose plan 3.

⁸Purchase of group Dental, Basic Life and Short Term Disability insurance and employer funding at least 25% of the premium required to qualify for discount.

⁹Out-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.

Like most group insurance policies, MetLife group policies contain certain exclusions, limitations, terms and conditions for keeping them in force. Please contact your MetLife Sales Representative for complete details.

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MetLife®

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