

Magnolia ISD employees now have access to a dental benefits plan from MetLife. *Get the benefits with savings* you need, the flexibility you want and service you can trust.*

Dear Magnolia ISD Employee:

When you consider the importance of good oral health, the need for good dental benefits is essential. The unexpected costs of dental emergencies and other services can add up quickly and may be costs for which you probably haven't planned.

That's why Magnolia ISD provides you access to a flexible dental benefits plan from MetLife — so you have the opportunity to receive essential dental care for you and your family with valuable features that include:

- **Lower costs** with negotiated fees that are typically 10-35% less than the average fees charged by dentists in the same community when you visit one of MetLife's in-network dentist locations — dentists who participate in MetLife's Preferred Dentist Program (PDP).
- **Freedom of choice** to visit any dentist, whether they're in our network or not and no referral is needed to visit a specialist. To find out if your dentist participates in the PDP network, call 1-800-942-0854 or logon to www.metlife.com/mybenefits to have a list faxed or mailed.
- **Focus on oral health** means access to educational tools and resources that help you and your dentist make informed choices.
- **Less paperwork, less worries and more service** with easy access to pre-treatment estimates, real-time claims processing** and 24-hour customer service by phone, fax or online**.

It's easy to get valuable dental benefits that are healthy for your smile and your budget:

- Review your enclosed Dental Benefits Guide that contains details on the MetLife PDP and the plan features.
- Your affordable group premium will be paid through convenient payroll deductions.
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Be sure to act during the Magnolia ISD Enrollment Period to take advantage of this important coverage your company is offering.

Sincerely,

Michael H. Schwartz
Vice President
Dental Product Management

P.S. We are pleased to offer you **dental coverage with savings, flexibility and service you can trust** through MetLife.

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

** Transactions are in real-time except when systems are undergoing scheduled or unscheduled maintenance or interruption.

For Insured Business: Like most group insurance policies, MetLife group policies contain certain exclusions, limitations, exceptions, reductions, waiting periods and terms for keeping them in force. Please contact MetLife for details about costs and coverage.]