

A Wellness Win: Add MetLife’s Preventive & Diagnostic Waiver and Incentive Provision to Your Dental Benefits

Routine visits to the dentist may help prevent costly dental bills later as well as problems linked to medical conditions like diabetes or heart disease.¹ That’s why MetLife offers plan features designed to encourage preventive dental care, reduce out-of-pocket costs, and promote employee wellness.

Preventive and Diagnostic (P&D) Waiver: When the MetLife P&D Waiver is part of your plan, the costs of covered preventive and diagnostic dental services – like cleanings, exams, X-rays, and more – don’t count against plan year maximums. That means if employees need more extensive dental services, they’ll have more of their annual plan maximum available.



Give employees another reason to smile.

Contact your MetLife representative to make MetLife’s dental wellness features part of your plan.

Example: P&D Waiver in action

Annual Maximum Benefit	Two routine dental check-ups, i.e. cleaning, x-ray, exam	Remaining annual benefit with P&D waiver	Remaining annual benefit without P&D waiver
\$1500	\$400	\$1500	\$1100

Note: This example is being provided for illustrative purposes only and includes cost for two routine dental check-ups a year with a \$1500 annual maximum.

Incentive Provision: Add MetLife’s Incentive Provision to your dental plan to reward good oral health behaviors by increasing a member’s annual maximum, increasing their coinsurance percentage, and/or reducing their plan deductible based on their claims behavior or utilization. The feature is personalized, enabling each eligible member and their dependents to qualify and earn the incentive based on their preventive dental care visits during the previous year.

Example: How the Incentive Provision works

Annual Maximum Benefit	Plan’s Incentive Provision	New Annual Maximum for qualifying members
\$1500	+ \$50 Members who receive 2 exams and cleanings in the previous year earn a \$50 increase in their annual max (capped after 3 years)	Year 1: \$1,550 Year 2: \$1,600* Year 3: \$1,650*

**Note: This example is being provided for illustrative purposes only. If a member does not meet the qualifying criteria in a given year, their annual maximum would stay the same as the prior year’s amount.*

With MetLife’s P&D Waiver and Incentive Provisions, you can:



Helps employees get more from their dental benefits. Employees will be less likely to put off preventive visits in order to reduce out-of-pocket costs or save their annual max dollars for more expensive care.



Deliver added wellness benefits to all participating employees. There are no qualification requirements. When the P&D Waiver or Incentive Provision is included in the group plan, the benefits are available on the participant’s first effective day and automatically renew each year.



Promote improved oral health and overall wellness. Routine dental care may help catch and prevent issues that would require more extensive dental services if left undetected.

1. American Dental Association; Dentists: Doctors of Oral Health, American Dental Association, Chicago, IL, <http://www.ada.org/en/about-the-ada/dentists-doctors-of-oral-health>. Accessed February 1, 2021.

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Like most group benefits programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

