

# Make healthy behaviors even more rewarding for employees.

MetLife’s Incentive Provision encourages preventive care.

## Incentives To Keep.

Once higher benefits are earned, employees can enjoy them for as long as they’re enrolled in the plan.



Contact your MetLife representative to make MetLife’s Incentive Provision part of your plan.

MetLife believes that regular dental visits are so important to one’s overall health that they deserve to be rewarded. How? By increasing annual maximums and/or coinsurance percentages, and/or by reducing deductibles. All of which are benefits of offering employees an Incentive Provision to their dental plans.

- Rewards are 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.
- Based on dental claims paid the previous year, richer benefits are given over time to employees and enrolled family members who may need more care in the future.
- Benefits increase for up to three years giving employees additional incentive to remain in the plan.
- When the Incentive Provision is included in the group plan, employees can start earning incentives for use in the following year and they automatically renew each year.

## How the Incentive Provision Works

Annual Maximum Benefit	Plan’s Incentive Provision	New Annual Maximum for qualifying members
\$1,500	+ Members who receive 1 exam and cleaning in the previous year earn a \$150 increase in their annual max (capped after 3 years)	Year 1: \$1,650 Year 2: \$1,800* Year 3: \$1,950*

\*Note: 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.

## Everyone Benefits



**Helps employees get more from their dental benefits.** Employees will have health and financial incentives to make preventive visits more routine.



**Deliver wellness benefits to all participating employees.** When the 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.** When oral care is part of an employee’s health routine, it increases the likelihood of preventing issues that could require more extensive dental services if left unchecked.

## Additional Examples of How the Incentive Provision Works

Individual Deductible	Plan's Incentive Provision	New Deductible for qualifying members
\$50	+ Members who receive 1 exam and cleaning in the previous year earn a \$25 decrease to their deductible (capped after 2 years)	Year 1: \$25 Year 2: \$0
Coinsurance	Plan's Incentive Provision	New Coinsurance for qualifying members
100/80/50	+ Members who receive 1 exam and cleaning in the previous year earn a 5% increase to their coinsurance (capped after 2 years)	Year 1: 100/85/55 Year 2: 100/90/60
Benefits	Plan's Incentive Provision	New Benefit for qualifying members
Annual Maximum: \$1,500 Deductible: \$50	+ Members who receive 1 exam and cleaning in the previous year earn a \$250 increase to their annual max and \$25 decrease to their deductible (capped after 2 years)	Year 1: \$1,750 annual max and \$25 deductible Year 2: \$2,000 annual max and \$0 deductible

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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.

Group dental plans featuring the Preferred Dentist Program are provided by Metropolitan Life Insurance Company, New York, NY 10166

