



Stay in the network and save!

Regular visits to the dentist can do more than just brighten your smile. Dentists can play an important role in helping to identify medical issues such as diabetes and heart disease.¹

Make the most of your dental benefits.

By choosing to go to a participating general dentist or specialist, not only do you get the dental care you need – you get more savings.²

- **The dentists you want:** MetLife offers an extensive network of dentists and specialists so you're sure to find a provider in your area who meets your needs [...that's over 535,000 access points³ nationwide].
- **Preventive care covered:** In-network preventive care, such as cleanings, X-rays and exams, is typically 100% covered.²
- **Lower out-of-pocket costs:** Participating network dentists have agreed to accept negotiated fees for covered services that are usually 30-45% less than the average charges in the same community.⁴ Lower fees can help you cut your costs and stretch your annual maximums.
- **Dental Cost Estimator:** A tool that takes plan design detail into account to provide a more accurate estimate, helping you plan your care and stretch your health care dollars.
- **[A digital dental virtual assistant that's available 24/7 to help you with common tasks like accessing coverage info, getting personalized estimates, or viewing claims.]**

Download MetLife's convenient Mobile App for easy access on the go!

With the mobile app, you can:

- Find a dentist and view their ratings where available
- Access your plan summary, with quick links to important information on deductibles, plan maximums, and covered services.
- Access the Dental Cost Estimator
- View your claims
- View, download, and save your ID card
- Online appointment booking

Check out potential savings just by staying in-network.

The cost of specialty care like implants, root canals and crowns can really add up. Take a look at potential savings just by going to a participating specialist. This is a hypothetical example only. Actual costs and savings may vary.

The average charge for a crown (procedure code D2740) in the New York, NY area is approximately \$2,243 - \$2,539.

	In-Network (Based on Negotiated fee)	Out-of-Network (Based on Reasonable and Customary charge ⁵)
	\$909	\$2,243 - \$2,539
MetLife pays ⁶	\$454.50 50% of negotiated fee based on your plan	\$1,121.50 - \$1,269.50 50% of the reasonable and customary charge
Out-of-pocket cost⁶	\$454.50	\$1,121.50 - \$1,269.50
Approximate savings from visiting a participating dentist \$667 - 815 ⁷		

1. Oral Health Basics, Centers for Disease Control and Prevention. January 4, 2021. <https://www.cdc.gov/oralhealth/basics/index.html>. Accessed February 22, 2021.
2. Savings from enrolling in a dental benefits plan will depend on various factors, including the cost of the plan, how often participants visit the dentist and the cost of services rendered.
3. MetLife data as of 01/01/22.
4. Based on MetLife data. Negotiated fees refer to the fees that participating dentists have agreed to accept as payment in full for covered services, subject to any copayments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.
5. The reasonable and 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 in the same geographic area for the same or similar services as determined by MetLife.
6. This example reviews a crown – (D2740) in the **New York, NY area, zip 10036**. It assumes that the annual deductible has been met and the annual maximum has not been reached. This example reflects an in network coinsurance amount of **50** percent and an out of network coinsurance amount of **50** percent for major services.
7. This is a hypothetical example only. Actual costs and savings may vary.

Like most group benefit programs, benefit programs offered by Metropolitan Life Insurance Company (MetLife) and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.