

## Supplement your healthcare coverage with Dental Insurance.

Help safeguard your family's health and your wallet.



### Why is having a good dental plan so important?

Because a healthier smile can be important to maintaining overall health.

Maintaining good oral health matters. Staying on top of your care is the key to preventing costly problems that can add up. Plus, going to the dentist regularly can help prevent problems that have been linked to diabetes or heart disease.<sup>1</sup>

Having dental coverage makes it easier to visit the dentist and helps lower your costs.<sup>2</sup> You get support to keep up with dental cleanings and other preventive care that helps you live healthier. Now that's something to smile about.

### Regular visits to the dentist are key to having a healthy smile.<sup>2</sup>

You get coverage for a wide range of services through a network of carefully selected participating dentists<sup>3</sup> who agree to significantly lower charges than typical dental charges<sup>4</sup>. There are no annual maximums, deductibles or claim forms. Here are some of the services included in this plan.<sup>3</sup> You may have to pay a co-payment or coinsurance for certain covered services. Please refer to your Schedule of Benefits for complete details.

- Cleanings
- Fillings
- Sealants
- Crowns
- Root canals
- X-rays
- Extractions
- Orthodontics

### Why should I enroll now?

Help protect your smile and your wallet. You and your family can get the dental care you need in the coming year and save money too.<sup>3</sup>

*Enrolling in Dental HMO/Managed Care can help lower out-of-pocket costs on hundreds of services.<sup>3</sup>*

## How can this dental plan benefit you?

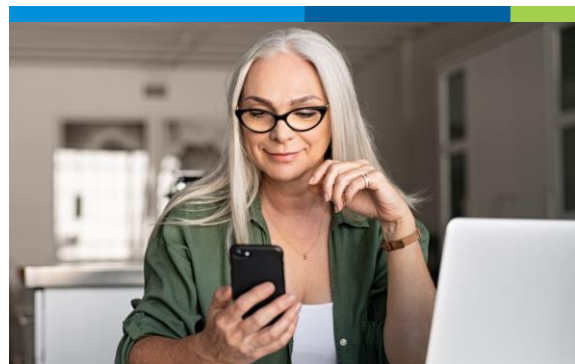
**By making it easier to get the care you need and lower your out-of-pocket costs.<sup>5</sup>**

### **Savings,<sup>5</sup> convenience and service**

- Coupled with great savings on average dental costs, you get a broad network of general dentists and specialists. To locate a dentist, visit our online Find a Dentist directory at [metlife.com](https://www.metlife.com).
- At the time of enrollment, you pre-select a participating dentist. Each enrolled member may select a different participating dentist. Your primary care dentist also helps coordinate specialty care for you.<sup>6</sup>
- There are no deductibles, annual maximums or claim forms to complete.
- Online service and educational resources make it easier for you to stay informed and manage your care.

## Dental Insurance

Opportunity to reduce your out-of-pocket costs for dental check-ups and procedures.



**For added convenience, MetLife's Mobile App<sup>7</sup> is now available on the App Store and Google Play.**

*After downloading, you can use it to find a participating dentist, view your claims and to see your ID Card.*

**Enroll in Dental Insurance during the enrollment period**

**Questions? Call MetLife Customer Service  
1-800-GET-MET8 (800-438-6388)**

1. Health; How Regular Dental Visits Can Help Reduce Health Care Costs for People With Diabetes and Heart Disease. Published June 21, 2022. <https://www.health.com/news/dental-visits-reduce-healthcare-costs-diabetes-heart-disease>.

2. Health Insurance.org; Is it better for me to pay out of pocket for dental care and not worry about dental insurance? Published March 3, 2022. <https://www.healthinsurance.org/faqs/is-it-better-for-me-to-pay-out-of-pocket-for-dental-care-and-not-worry-about-dental-insurance/>

3. Certain providers may participate with MetLife through an agreement that MetLife has with a vendor. Providers available through a vendor are subject to the vendor's credentialing process and requirements nor MetLife's. If you should have any questions, contact MetLife Customer Service.

4. Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for covered services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

5. 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. Certain limitations apply to some services; please review your Schedule of Benefits for full details.

6. In California, orthodontic and periodontic specialty services require pre-approval. Your selected participating dentist will contact SafeGuard (a MetLife company) for pre-approval. Once approved, your dentist will contact you with the name of a participating specialist.

7. To use the MetLife mobile app, employees can choose to register at [metlife.com/mybenefits](https://www.metlife.com/mybenefits) from a computer or directly through the app. Certain features of MetLife US Mobile App are not available for some MetLife Dental Plans.

Dental Managed Care Plan benefits are provided by Metropolitan Life Insurance Company, a New York corporation, in NY. Dental HMO plan benefits are provided by: SafeGuard Health Plans, Inc., a California corporation, in CA; SafeGuard Health Plans, Inc., a Florida corporation, in FL; SafeGuard Health Plans, Inc., a Texas corporation, in TX; and MetLife Health Plans, Inc., a Delaware corporation, and Metropolitan Life Insurance Company, a New York corporation, in NJ. The Dental HMO/Managed Care companies are part of the MetLife family of companies. "DHMO" is used to refer to product designs that may differ by state of residence of the enrollee, including but not limited to: "Specialized Health Care Services Plans" in California; "Prepaid Limited Health Service Organizations" as described in Chapter 636 of the Florida statutes in Florida; "Single Service Health Maintenance Organizations" in Texas; and "Dental Plan Organizations" as described in the Dental Plan Organization Act in New Jersey.

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. You may be financially responsible for copayments, deductibles, or any other amounts in excess of those MetLife is required to pay for covered services as described in your dental certificate and/or policy. Ask your MetLife representative for costs and complete details.

