Why dental insurance makes sense

Dental problems can be unpredictable and expensive. For example, did you know that a crown can cost up to $1,535? With MetLife Dental Insurance, you can reduce your out-of-pocket expenses and maintain your smile with preventive care.

Dental insurance not only helps you pay for your dental care, it also can help prevent problems.

When your preventive care is covered, you’re more likely to go for cleanings and checkups — this can help you avoid problems before they become too costly or complicated.

Why should I enroll?

- Competitive group rates
- Easy payroll deduction
- Value-added services at no additional cost to you
- Over 535,000 access points where you can find a dentist

For questions, please call MetLife at 1-800-GET-MET8
1-800-438-6388

How it works:

While eating dinner, I bit down and broke my crown. The next day, I visited my dentist in the MetLife network. A crown in my area is about $1,535. Since my participating dentist agreed to charge $895 for covered MetLife enrollees, and my plan covers 50% for this procedure, my out-of-pocket costs are only $320. That’s a savings of $1,215! Depending on what my dentist normally charges, this could have cost me over a thousand dollars. By using a participating dentist, I maximized my benefits and paid less than a quarter of the typical cost.

<table>
<thead>
<tr>
<th>Dentists’ usual fee</th>
<th>$1,535</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charge by MetLife participating dentist</td>
<td>$895</td>
</tr>
<tr>
<td>My out-of-pocket costs</td>
<td>$320</td>
</tr>
</tbody>
</table>

Enroll in MetLife Dental during annual enrollment
Dental PPO Benefits

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

Know what your plan covers...

Dental insurance pays a portion of the costs associated with dental care. Different plans pay different percentages for procedures across these three standard service types.

Preventive care*
- cleanings and exams
  *Subject to frequency limits.

Basic care
- X-rays and fillings

Major care
- crowns and root canals

Your benefit in action

Take advantage of how simple and easy it is to use Dental Insurance:

- Premiums will be conveniently paid through payroll deduction. So you don’t have to worry about writing a check or missing a payment.

- Dentists may submit claims for you, which means you have little or no paperwork.
  - Track claims online and even receive email alerts once claim has been processed.
  - Find claim forms at metlife.com/mybenefits or call 1-800-GET-MET8.

To visit metlife.com/mybenefits scan the following:

- MetLife’s Mobile App is available on the App Store and Google Play.
  - After downloading, you can use it to find a dentist, view your claims, access your ID card, and more.
  - Please scan the QR code to access the Mobile App or visit metlife.com/dental. Enter your ZIP code and select the PDP Plus network.

Enroll in MetLife Dental during annual enrollment
Offset the gaps in your healthcare coverage with MetLife Dental Insurance.

<table>
<thead>
<tr>
<th>Benefit overview</th>
<th>Dental Insurance offers coverage that helps with dental expenses that may not be covered under your medical plan. It can protect your health, smile and family budget.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Why needed</td>
<td>Helps pay for routine cleanings and exams and reduces costs for X-rays and fillings. Plus, it helps lower your out-of-pocket costs for unexpected dental care such as crowns and root canals.</td>
</tr>
<tr>
<td>Who is covered</td>
<td>Choose which plan best suits you and your family.</td>
</tr>
</tbody>
</table>
| Covered services | Different plans pay different percentages for these services:
  • Cleanings, x-rays and exams
  • Fillings and extractions
  • Bridges, crowns and dentures |
| Additional value | • Choose from over 535,000 participating general dentists and specialists nationwide online at metlife.com.
  • Select any general dentist or specialist. However, you usually save more with a participating dentist. He/she has agreed to accept negotiated fees as payment in full for covered services. Negotiated fees typically range from 30–45% below the average fees charged in a dentist's community for similar services.
  • Your dentist can request a pre-treatment estimate for any service that is more than $300 to help you manage your costs and care. Check your personalized rates based on your zip code using our Dental Cost Estimator.
  • In-network discounts apply even after you reach your plan’s annual maximum, reducing your out-of-pocket expense.
  • You can also save on vision care with MetLife VisionAccess. This discount plan offers you savings on eye care for the whole family. |

Please see your Plan Summary for more information.
Discover the benefits of MetLife Dental

Did you know MetLife Dental benefits come with extras designed to help you get even more value out of your employer-sponsored benefits? Brush up on the added benefits listed below that are included when you enroll in MetLife Dental.

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**Digital servicing capabilities make dental care easy**

MetLife’s mobile app5 puts your ID card, plan details, and claim information at your fingertips. For added convenience, it also includes features like:

- A Find a Dentist tool with easy access to provider ratings
- Online appointment scheduling for select dentists
- Convenient claim status notifications via text messaging

Our digital tools available on MyBenefits also include:

- Access to a Dental Cost Estimator11 so you can view personalized, plan-specific, and ZIP code-based cost estimates for most common procedures – as well as the deductibles, plan maximums, and frequency limitations that apply.
- A digital virtual assistant that's available 24/7 to help you with common tasks like accessing coverage information, getting personalized estimates, or viewing claims.

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**Dental benefits go with you as you travel**

Our International Dental Travel Assistance program provides international assistance tied to your out-of-network benefits, including:

- 24/7 help in multiple languages
- Access to dental providers (based on strict credentialing criteria) in approximately 200 countries
- Toll-free calling within the U.S., or collect calling outside the U.S.

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**SmileDirectClub discounts make you smile**

MetLife Dental benefits include valuable discounts on SmileDirectClub’s customized clear aligners, whether your plan includes orthodontia coverage or not. Plus, all SmileDirectClub dentists are part of MetLife’s Dental provider network.

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**Multi-language health history forms enhance communications**

Our health history forms, which are available in nearly 40 languages, are designed to help dentists better communicate with non-English speaking patients.

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**Teledentistry options offer added convenience**

MetLife Dental provides teledentistry options, so you’re able to connect with your dentist from home via smartphone, tablet, or computer for problem-focused exams and reevaluations.

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**An Oral Health Library12 provides the information you need**

MetLife’s Oral Health Library – oralfitnesslibrary.com – offers unlimited online access to articles and videos on a wide range of helpful dental-related topics.

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Enroll in MetLife Dental during annual enrollment
Dental Insurance

Frequently Asked Questions

Q. What types of services does the plan cover?
A. A number of dental procedures, including:
   - Exams and cleanings
   - X-rays
   - Fillings
   - Root canals
   - And much more

Q. Who can enroll in the plan?
A. You and your eligible family members. For example, your spouse and dependents.

Q. How can I access my account?
A. You can track your claims, access your ID card, and send email alerts when a claim has been processed. If you need a claim form, visit metlife.com/mybenefits or call 1-800-GET-MET8.

Q. How do I pay for my Dental plan?
A. Premiums will be conveniently paid through payroll deduction. So you don’t have to worry about writing a check or missing a payment.

Q. When can I enroll?
A. You can enroll during your open enrollment period.

Q. How can I access my account?
A. Go to metlife.com/mybenefits or download the MetLife Mobile App on the App Store and Google Play.

Q. How are claims processed?
A. Dentists may submit claims for you, which means you have little or no paperwork. You can track your claims online and even receive email alerts when a claim has been processed. If you need a claim form, visit metlife.com/mybenefits or call 1-800-GET-MET8.

Q. Do I need an ID card to schedule an appointment?
A. No, you do not need an ID card to schedule an appointment, but you will need your SSN or EE ID. *

*There are two states that require ID cards per legislation, Georgia & New Hampshire.

Have other questions?

Please call MetLife directly at 1-800-GET-MET8 1-800-438-6388 and talk with a benefits consultant.

Like most group benefit programs, benefit programs offered by 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.