

The right choice of dentists

Finding the right dental network can be a challenge. Employees want to continue visiting their family dentist, but you want to provide lower costs for them and for your organization. MetLife’s dental networks give access to dentists that your employees want without paying more out-of-pocket.

Access: the right mix of dentists.

- Our Preferred Dentist Program (PDP) Plus2 network delivers:
 - over 535,000 participating dentist access points
 - 6.3% higher in-network utilization than the industry average¹

Discounts: the ability to offer and maintain deep, meaningful discounts.

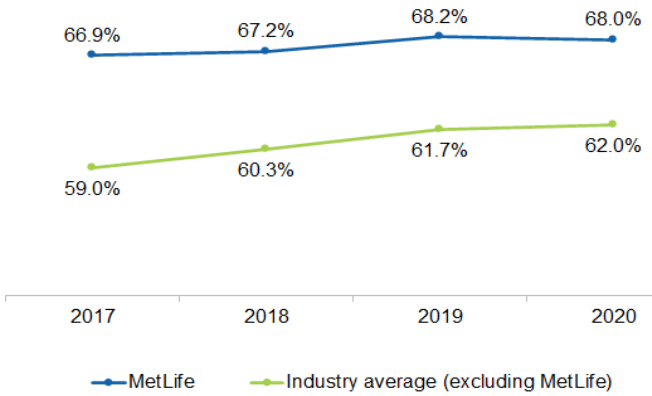
- Our negotiated fees are typically 35–50% less than average charges in the same community⁴
- Our discounts exceed the national industry average by 2%¹

Patient Protections: the data-driven approaches give participants real savings.⁵

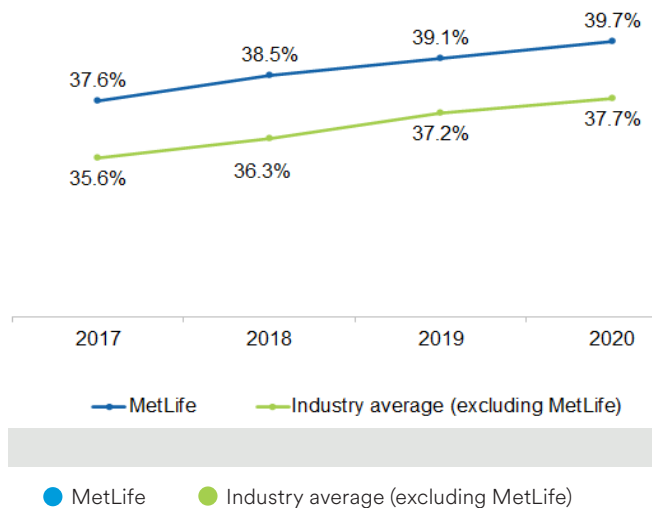
- Our clinically-based system logic can identify inappropriate provider billing — which helps protect your employees’ finances.
- We use data analytics and predictive modeling utilization management programs, which are backed by over 90 dentist consultants.
- With more than \$3 billion in combined plan payment and employee out-of-pocket savings (based on network discounts and cost protections), 6 employees can get more necessary dental care for their healthcare dollars.

Driving more value

Percent of In-Network PPO Claims¹



National PPO Average Discount¹



Expertise that makes a difference

- **Selection.** We make sure providers are right for our network before they join. We have a well-established selection process and rigorous credentialing standards⁷ that results in a rejection rate of more than 11.19%.⁸
- **Monitoring.** Once a provider is accepted into our network, we conduct ongoing reviews of treatment and utilization patterns, to ensure they follow generally-accepted industry standards of care.
- **Education.** We provide employee and provider education to promote better communication and healthier, safer environments for patient care.
- **Retention.** We review providers' credentials at least every 3 years, with a low 1.61% involuntary turnover rate.^{7,8} That means maintaining a stable network of quality providers, to minimize disruption for your employees.

**95% of plan participants
are satisfied with the
MetLife Preferred Dentist
Program⁹**

**Get expert guidance for confident decisions — for your organization and your employees.
Contact your MetLife representative today.**

1. Milliman 2020 Dental Actuarial Analytics PPO Network Study, June 2021. Industry refers to other study participants, reflective of the commercial dental industry. In-network utilization statistic is based on the actual benefit mix.
2. Group dental insurance policies featuring the Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, New York, NY 10166.
3. MetLife PDP Plus data, January 2022.
4. Based on internal MetLife analysis. Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for covered services, subject to any deductibles, copayments, cost sharing and benefit 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.
6. Savings calculations based on analysis of 2021 claims information, comparing participating dentists' reported usual charges for services to negotiated fees for those same services.
7. 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, not MetLife's. If you should have any questions, contact MetLife Customer Service.
8. MetLife data 2017-2021.
9. Dental Plan_National Participant - In-Network_2Q '22. Results based on MetLife dental plan participants who visited a dentist and responded to the survey. **metlife.com**

Availability of products and services is based on MetLife's guidelines, group size, underwriting and state requirements.

Like most insurance policies and benefit programs, insurance policies and benefit programs offered by Metropolitan Life Insurance Company and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Please contact MetLife for complete details.

Group dental plan/program benefits featuring the MetLife Preferred Dentist Program are provided by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166.

