

MetLife Group Dental Plans

Simplifying access to quality care
for your employees



Our dental plans go beyond the expected to support total well-being

Offering cost-effective coverage is important, but today's dental plans should go further. That's why MetLife is advancing oral health to help your employees live healthier with confidence.

By bringing together high-quality providers, innovative solutions and caring support, we aim to address the unique needs of your business and people – now and into the future.

With thoughtfully designed plans, your employees can have easy access to care, build healthier habits and make more informed oral health decisions.



Plan design options for an evolving workforce

MetLife Dental offers a range of plan types to fit different organizational needs and coverage preferences. This gives you more options to deliver the right experience for full-time and part-time employees, consultants, retirees and more.

- **Dental PPO plans**, including copay plans¹ and coinsurance plans
- **Dental HMO/Managed Care plans in CA, FL, NJ, NY and TX**, including copay plans and coinsurance plans
- **Indemnity plans**

Extensive access to quality care



133,000

PDP Plus² network
unique providers³



29,800

Managed Dental Plans
network dentist access points³



1.41%

low voluntary turnover
of network dental providers⁴



MetLife's expertise and support behind every plan

- **\$3.4 billion in combined savings** on plan payments and employees' out-of-pocket costs through network discounts and cost protections⁵
- **32 million claims processed each year** with 99% payment and procedural accuracy⁴
- **Digital tools and educational resources** that empower employees to make better choices about their oral health
- **MetLife SpotLite on Oral Health^{SM6} program** uses data-backed guidance to help employees find providers who focus on prevention and better health outcomes



Enhance your benefits strategy with our innovative plan features

- MetLife TakeAlong Dental^{SM7}
- Plan choice – dual and multi-option⁸
- Funding arrangements, including:
 - Voluntary and employer-paid
 - Fully insured and self-funded⁹
- Incentive Provision
- Risk-based enhancements
- Preventive & Diagnostic (P&D) Waiver



94%

of MetLife plan participants are satisfied with the MetLife Preferred Dentist program¹⁰



Talk with your MetLife representative

to learn how MetLife Group Dental Plans can help elevate your benefits strategy.

¹ MetLife PDP Copay plans are only available to groups with 1,000 or more eligible employees. Copay plans are not available for insured cases in Texas, including plans situated in Texas or covering Texas residents. Copay plans are also not available for insured cases in Connecticut.

² Group dental plans featuring the Preferred Dentist Program are provided by Metropolitan Life Insurance Company, New York, NY.

³ MetLife data as of January 2025.

⁴ MetLife data year end 2024.

⁵ Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for certain services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change. Negotiated fees do not apply to non-covered services in states that prohibit limitations for services not covered under a plan. Participating providers in these states may charge their non-negotiated fees for non-covered services.

Savings from enrolling in a dental benefits plan featuring the MetLife Preferred Dentist Program will depend on various factors, including the cost of the plan, how often participants visit a dentist, and the cost of services rendered.

⁶ MetLife's SpotLite on Oral HealthSM is a special designation intended to identify certain PDP providers who have demonstrated a focus on improved health outcomes and have met qualifying criteria. This designation may be used by plan participants to find providers that better align with their healthcare needs. MetLife is not endorsing or otherwise recommending the use of a particular PDP provider.

⁷ Dental benefits are provided by Metropolitan Life Insurance Company (MetLife) or an affiliate of MetLife. Certain administrative services are provided by Careington Benefit Solutions, Frisco, TX (Careington). Careington is not affiliated with MetLife or its affiliates. Like most benefits programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact MetLife for costs and complete details.

⁸ Dental HMO/Managed Care-Dental PPO or Dental PPO-Dental PPO plans are available for groups with 25 or more eligible employees. Dental HMO/Managed Care-Dental HMO/Managed Care plans are available for groups with 10 or more eligible employees.

⁹ Self-funded programs are available to organizations with 1,000 or more eligible employees.

¹⁰ MetLife Dental Plan Participant – January 2024 VOC Satisfaction Results, Book of Business.

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.

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

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; 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 Service 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.

