



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.¹ More than 90 percent of all systemic diseases have oral manifestations, meaning your dentist may be the first health care provider to diagnose a potential health problem.¹

And, best of all, when you go to a participating general dentist or specialist, not only do you get the dental care you need – you get more savings.²

Make the most of your dental benefits.

When you visit a dentist or specialist who is in the network, your out-of-pocket costs are usually lower. That’s because **participating dentists have agreed to accept negotiated fees for covered services that are usually 30 - 45% less** than the average charges in the same community.³ Lower fees can help you cut your costs and stretch your annual maximums.

Check out potential savings just by staying in-network.

In particular, 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.

Average charge for an implant (procedure code D6010) in the St. Charles, IL area is approximately \$2,316 - \$2,432.

Choose a MetLife network dentist or specialist for all your oral health needs.

With thousands of dentists and specialists to choose from nationwide, you are sure to find one near you. To get started, log on to www.metlife.com/mybenefits.

Plus, our dentists and specialists have undergone a careful selection process.⁴ You’ll never need a referral. So you get convenient access to quality dental care and support.

	In-Network (Based on Negotiated fee)	Out-of-Network (Based on Reasonable and Customary charge ⁵)
	\$1,415	\$2,474
MetLife pays ⁶	\$707.50 50% of negotiated fee based on your plan	\$989.60 40% of the reasonable and customary charge
Out-of-pocket cost⁶	\$707.50	\$1,484.40
Approximate savings from visiting a participating dentist \$776.90 ⁷		

Take the first step to start saving more today!

¹ Academy of General Dentistry, Know Your Teeth. Importance of Oral Health to Overall Health. Accessed July 2017. <http://www.knowyourteeth.com/infobites/abc/article/?iid=320&aid=1289&>.

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 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.

⁴ 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.

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 an endosteal implant – (D6010) in the St. Charles, IL area, zip 60174. It assumes that the annual deductible has been met. This example reflects an in network coinsurance amount of 50 percent and an out of network coinsurance amount of 40 percent for major services.

⁷ This is a hypothetical example only. Actual savings for services rendered by an out-of-network dentist will vary depending on the dentist's actual charge for the service.

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.

