



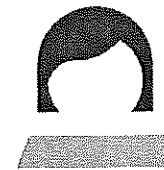
Stay in the network and save!

Make the most of your dental benefits

With the MetLife dental plan for the City of Dallas, you can visit any licensed dentist, in or out of the network, and still receive benefits. But, when you choose an in-network dentist, you could save even more! Dentists in network accept negotiated fees for covered services that are typically **30-45%** less than the average charges in the same area.¹

With the MetLife dental plan, your Annual Maximum Benefit is \$1,750!

And, MetLife has educational tools and resources to help you and your dentists make more informed choices. To learn about specific procedures or oral health topics on MetLife's Oral Health Library, visit metlife.com.



A plan that offers savings and choices

- To find a participating dentist, go to mybenefits.metlife.com
- Get a pretreatment estimate while you're still in the dentist's office.
- Online access to pretreatment estimates, real-time claims processing and more.

Check out potential savings just by staying in-network

The goal is to help you significantly lower your costs and get you the care you need. The hypothetical example² below shows potential savings when visiting an in-network dentist versus an out-of-network dentist. What you could save by visiting an in-network dentist can be significant.

Service	Dentists' Usual Fee	In-Network Negotiated Fee/Out-of-Network Maximum Allowed Charge ³	Percentage Covered ⁴	In-Network Out-of-Pocket Cost	Out-of-Network Out-of-Pocket Cost
Exams & Cleanings	\$136	\$83	100%	\$0	\$53
Bitewing X-rays	\$118	\$74	100%	\$0	\$44
Filling	\$180	\$86	80%	\$17	\$111
Root Canal	\$770	\$432	50%	\$216	\$554
Crown	\$1,125	\$688	50%	\$344	\$781

We're here to help

For questions, please call MetLife at **1-800-942-0854**. Our benefits consultants are available from 7:00 am to 10:00 pm CST.

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.

¹ 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.

² These are hypothetical examples of out-of-pocket costs and savings when using an in-network dentist versus an out-of-network dentist. These costs are based on the average charges in (need updated city and zipcode data for above chart), based on MetLife data. Actual costs and savings may vary and are subject to any co-payments, deductibles, cost sharing and benefits maximums. Savings from enrolling in a MetLife dental benefits plan featuring the Preferred Dentist Program will depend on various factors, including the cost of the plan, how often participants visit the dentist and the cost of services rendered.

³ Out-of-network reimbursement is based on the Maximum Allowed Charge, which is equal to the in-network negotiated fee.

⁴ In-network, the percentage covered is a percentage of the negotiated fee. Out-of-network, the percentage covered is a percentage of the Maximum Allowed Charge.

