MetLife | Dental Insurance

NAEA National Association of Enrolled Agents

# Get the facts about dental insurance.

**Visits to the dentist can be expensive. From preventive care to major services, Dental Insurance is a smart way to protect your smile and your wallet.**

Smiles are free, but they are worth a lot. Staying on top of your care is the key to preventing costly problems that can add up.

## Know what your plan covers…

Preventive care[1]

cleanings and exams

Basic care

X-rays and fillings

Major care

crowns and root canals

## Did you know?

Dental Insurance pays a portion of the costs associated with dental care. Different plans pay different percentages for procedures across these 3 standard service types.

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## Consider this:

While eating dinner, I bit down and broke a crown. The next day, I visited my dentist in the MetLife network. A crown in my area is about **$1,360**.[2] Since my participating dentist agreed to charge **$694** for covered MetLife enrollees, and my plan covers 50% for this procedure, my out-of-pocket costs are only **$347**. That's a savings of **$1,013**! Depending on what my dentist normally charges, this could have cost me over a thousand dollars. By using a participating dentist, I maximize my benefits and pay less than a quarter of the typical cost.[3]

**$1,360**

**Dentists' usual fee[2]**

**$694**

**Charge by MetLife participating dentist**

**$347**

**My out-of-pocket costs**

## What you need to know about dental coverage:

**Flexibility to go to any dentist** — in or out of the network.

Access to **thousands of participating dental locations** across the U.S.

**Take advantage of discounted fees** that are typically 35% - 50% on dentist list price.[4]

**Visit Gallagher-affinity.com/naea** or call **800-952-4050** to **learn more.**

**Questions? Call MetLife Customer Service.**
1-800-GET-MET8 (1-800-438-6388)

1. Preventive services are subject to frequency limitations. Please see your certificate for more details.
2. Based on MetLife data for a crown (D2740) in ZIP code 19151. This cost reflects the 80th percentile Reasonable and Customary (R&C) fee. R&C fees refer to the Reasonable and Customary charge, which 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 usual charge of most dentists in the same geographic area for the same or similar services as determined by MetLife. This example is used for informational purposes only. Fees in your area may be different.
3. This is an example and is for illustrative purposes only.
4. Based on MetLife data. Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for covered services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

Like most group benefit 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 or your plan administrator for costs and complete details.

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