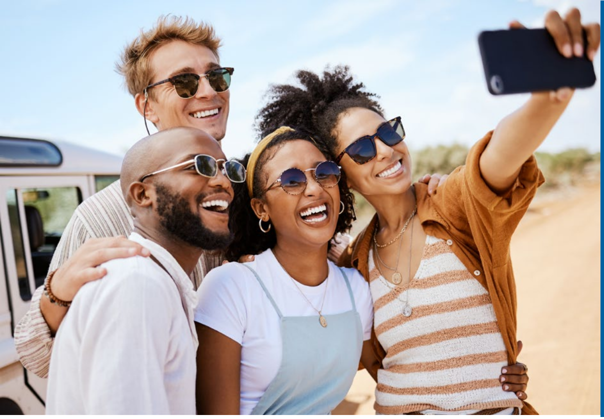
MetLife | Dental Insurance

NAEA National Association of Enrolled Agents



You deserve to be choosy when it comes to finding the right dentist.

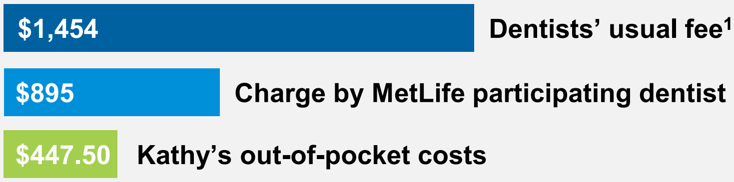
Why Dental Insurance Makes Sense

Dental problems can be unpredictable and expensive. Did you know that a crown can cost up to $1,454?[1] Take advantage of this opportunity to enroll in your association's dental plan. Compare and choose the High- or Low-Option plan for coverage that meets your needs. It helps reduce your out-of-pocket expenses for dental care. And the preventive care benefits can help avoid costly dental problems in the future.

A high-option plan includes preventive and basic services like cleanings, x-rays and fillings, and provides more coverage for expensive procedures like implants, root canals, crowns and orthodontics.

How it works:

While eating dinner, Kathy bit down and broke her crown. A crown in Kathy's area is about **$1,454**.[1] Since Kathy's participating dentist agreed to charge **$895** for covered MetLife enrollees, and her plan covers 50% for this procedure, Kathy's out-of-pocket costs are only **$447.50**. That's a savings of **$1,006**! By using a participating dentist, Kathy maximized her benefits and paid less than a quarter of the typical cost.[2]



The above is a hypothetical example only. Actual costs and out-of-pocket expenses may vary.

Enroll today!

For questions, please call **Gallagher Affinity at 800-952-4050**.

Visit **Gallagher-affinity.com/naea** to **learn more.**

Why should I enroll now?

- Competitive group rates
- Value-added services at no additional cost to you
- Choose from 475,000+ in-network dentist locations nationwide[3]

Why MetLife Dental Insurance is the right fit for you.

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

Extensive provider network

The MetLife dental network includes over 133,000 licensed dentists in more than 475,000 locations nationwide.[3]

Flexibility to see any dentist

Our plans give you the flexibility to visit providers in or out-of-network.[4] Cleanings and exams are covered 100% for high plan and 80% for low plan.

Cost savings

As a MetLife member, take advantage of saving up to 35-50% on dentist list prices.[5]

Know what your plan covers:

Preventive care*
Cleanings and exams

Basic care
X-rays and fillings

Major care
Crowns and root canals

**Subject to frequency limits.*

Compare and choose the High- or Low-Option plan for coverage that meets your needs.

Which plan is best for you?	High PPO Plan	Low PPO Plan
I mainly want to have regular teeth cleanings and X-rays		
I am only focused on preventive and basic dental services		
I've got children who need braces		
I'm going to need implants in the future		

To enroll in these benefits, visit **Gallagher-affinity.com/naea** or call **800-952-4050**.

Compare the benefits under the Low- and High-Option plans

Services	Low-Option Benefit In-network:[6] % of MAC fee[7] Out-of-network:[6] % of MAC fee[8]	High-Option Benefit In-network:[6] % of MAC fee[7] Out-of-network:[6] % MAC fee[8]
Preventive & Diagnostic Services	In-Network: 80% Out-of-Network: 80%	In-Network: 100% Out-of-Network: 100%
Basic Restorative Services	In-Network: 60% Out-of-Network: 60%	In-Network: 80% Out-of-Network: 80%
Major Restorative Services	In-Network: 50% Out-of-Network: 50%	In-Network: 50% Out-of-Network: 50%
Child Orthodontia Covered Services[9]	**Orthodontia not covered**	In-Network: 50% Out-of-Network: 50%
Calendar-Year Deductible – Applies to Basic and Major Restorative Services Individual Family	$100 $300	$50 $150
Calendar-Year Maximum Benefit	$1,000/person	$1,500/person
Orthodontia Lifetime Maximum	**Orthodontia not covered**	$1,500/person

To enroll in these benefits, visit **Gallagher-affinity.com/naea** or call **800-952-4050**.

Discover the benefits of MetLife Dental

Did you know MetLife Dental benefits come with extras designed to help you get even more value out of your association-sponsored benefits? Brush up on the added benefits listed below that are included when you enroll in MetLife Dental.

Digital servicing capabilities make dental care easy

MetLife's mobile app[12] puts your ID card, plan details, and claim information at your fingertips. For added convenience, it also includes features like:

- A Find a Dentist tool with easy access to provider ratings
- Online appointment scheduling for select dentists
- Convenient claim status notifications via text messaging

Our digital tools available on MyBenefits also include:

- Access to a Dental Cost Estimator[11] so you can view personalized, plan-specific, and ZIP code-based cost estimates for most common procedures – as well as the deductibles, plan maximums, and frequency limitations that apply.
- A digital virtual assistant that's available 24/7 to help you with common tasks like accessing coverage information, getting personalized estimates, or viewing claims.

Multi-language health history forms enhance communications

Our health history forms, which are available in nearly 40 languages, are designed to help dentists better communicate with non-English speaking patients.

Teledentistry options offer added convenience

MetLife Dental provides teledentistry options, so you're able to connect with your dentist from home via smartphone, tablet, or computer for problem-focused exams and reevaluations.

An Oral Health Library provides the information you need

MetLife's Oral Health Library – oralfitnesslibrary.com – offers unlimited online access to articles and videos on a wide range of helpful dental-related topics.

To enroll in these benefits, visit **Gallagher-affinity.com/naea** or call **800-952-4050**.

Frequently Asked Questions

What types of services does the plan cover?

A. A number of dental procedures, including:[13]

- Exams and cleanings
- X-rays
- Fillings
- Root canals
- And much more

Who can enroll in the plan?

A. You and your eligible family members. For example, your spouse and dependents.

How are claims processed?

A. Dentists may submit claims for you, which means you have little or no paperwork. You can track your claims online and even receive email alerts when a claim has been processed. If you need a claim form, visit metlife.com/mybenefits or call 1-800-GET-MET8.

How can I access my account?

A. Go to metlife.com/mybenefits or download the MetLife Mobile App[10] on the App Store and Google Play. You can find a dentist, view your claims, access your ID card, and more.

Do I need an ID card to schedule an appointment?

A. No, you do not need an ID card to schedule an appointment, but you will need your SSN or EE ID.*

*There are two states that require ID cards per legislation, Georgia & New Hampshire.

Your benefit in action

Take advantage of how simple and easy it is to use Dental Insurance:

Premiums will be conveniently paid through payroll deduction, so you don't have to worry about writing a check or missing a payment. To visit metlife.com/mybenefits scan this QR code:

Dentists may submit claims for you, which means you have little or no paperwork. Track claims online and even receive email alerts once claim has been processed. Find claim forms at metlife.com/mybenefits or call 1-800-GET-MET8.

GET IT ON Google play

Download on the App Store

MetLife's Mobile App[10] is available on the App Store and Google Play. Scan the QR code to access the Mobile App or visit metlife.com/dental. Enter your ZIP code and select the PDP Plus network.

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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. Based on 2023 MetLife data for a crown (D2740) in ZIP code 06340. This cost reflects the 80th percentile Reasonable and Customary (R&C) fee. R&C fees are calculated 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.
2. This is an example and is for illustrative purposes only.
3. Based on MetLife internal contracting system analysis as of January 2024.
4. Preventive services are subject to frequency limitations. Please see your certificate for more details.
5. Based on MetLife Data. Negotiated fees refer to the fees that participating dentists have agreed to accept as payment in full for covered services rendered by them, subject to any copayments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.
6. In-network refers to benefits provided under this program for covered dental services that are provided by a participating dentist. Out-of-network refers to benefits provided under this program for covered dental services that are not provided by a participating dentist.
7. MAC refers to the Maximum Allowed Charge, which is based on the lesser of (1) the amount charged by the in-network dentist or (2) the maximum amount which the in-network dentist has agreed to accept as payment in full for the dental service.
8. Reimbursement for out-of-network services is based on the lesser of the dentist's actual fee or the Maximum Allowable Charge (MAC). The out-of-network Maximum Allowable Charge is a scheduled amount determined by MetLife.
9. We recommend you receive a pre-treatment estimate from your provider to determine estimated costs of your orthodontia treatment. Note: Lifetime Maximum for Orthodontia treatment is [$2,000] in-network or out-of-network. Child orthodontia is covered under the High Option benefit only. Orthodontia covers children up to their 19th birthday. Adult orthodontia is not covered under any program option.
10. To use the MetLife mobile app, members can choose to register at metlife.com/mybenefits from a computer or directly through the app. Certain features of MetLife Mobile App are not available for MetLife Dental Plans.
11. This tool does not provide the payment information used by MetLife when processing your claims. Prior to receiving services, pretreatment estimates through your dentist will provide the most accurate fee and payment information. The Dental Procedure Fee Tool application is provided by an independent vendor. This tool does not provide the payment information used by MetLife when processing your claims. Prior to receiving services, pretreatment estimates through your dentist will provide the most accurate fee and payment information.
12. This information is intended for your general knowledge only and is not a substitute for obtaining medical or dental advice for specific medical or dental conditions or other advice from your dentists or doctors. By making this information available to you, Metropolitan Life Insurance Company and its affiliates (collectively, "MetLife") is not engaged in rendering any such advice. Insofar as the information provided is from third parties, it has no association whatsoever with MetLife, unless expressly stated.
13. Those services defined under your dental benefits summary are covered. Please review your plan benefits summary for a more detailed list of covered services.

Like most group benefit programs, benefit programs offered by 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.