

# Going beyond the expected with MetLife Dental

## Elevating oral health for healthier, more confident employees



### A vast network that raises the bar on quality

- Our strong national network makes it easier to find high-quality providers
- Our breakthrough MetLife SpotLite on Oral Health<sup>SM1</sup> program leverages clear, data-backed guidance to help employees quickly connect with general and pediatric providers who put prevention and long-term health first
- SpotLite program providers had 10% higher preventive care delivery rates than non-SpotLite providers in 2024<sup>2</sup>
- We make it easy for employees to use their MetLife benefits, with in-network utilization 6% above the industry average<sup>3</sup>
- Focused on long-term member-provider relationships—reflected in a low voluntary termination rate of just 1.4%<sup>4</sup>



### A holistic approach to your employees' well-being

- Incentive Provision plan options that reward employees for healthy choices with increased benefit levels
- Easy-to-use resources and communications that help your employees understand the connection between oral health and their overall well-being to maximize their benefits
- Risk-based enhancements with medical data integration and the option to receive payouts for regular preventive exams



### Simpler experiences, backed by MetLife's innovation and technology

- Smart Scan gives employees the flexibility to check potential dental issues using photos taken on their smartphone
- Digital tools that provide convenient access to benefits information empowering employees, employers and providers
- Innovative technology makes processing claims fast, with 98% of payments processed in 10 business days and with 99% accuracy<sup>4</sup>



### Scale and expertise you can count on

- A consultative partner who offers everything in one place, from enrollment to billing to service and renewal
- More than 21 million people trust us with their dental coverage<sup>5</sup>
- Over 60 years of experience providing dental insurance<sup>5</sup>



An experienced partner by your side

50

employer rNPS<sup>6</sup>

99%

employer satisfaction<sup>7</sup>

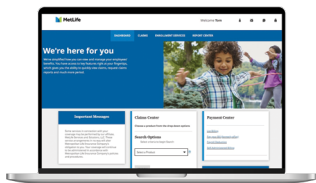
96%

employee satisfaction (claims experience)<sup>8</sup>

Oral health plays a meaningful role in your employees' overall well-being, including their medical and mental health.

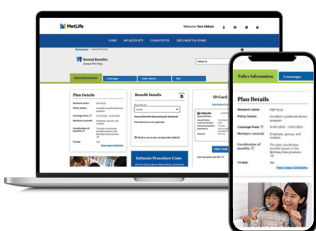
Poor oral health has been linked to serious conditions like diabetes and heart disease. The bright side? Regular preventive care can help catch early signs of bigger health issues.<sup>9</sup> Plus, when teeth and gums are healthy, it can boost everyday confidence.<sup>10</sup> In fact, employees with dental insurance are likely to feel 18% more satisfied, 8% more engaged and 6% more productive at work.<sup>10</sup>

## Keeping you and your employees informed at every step



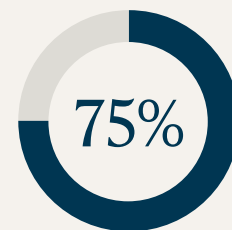
### Employer tools that simplify benefit tasks

- One central view makes benefits administration easier
- Clear reporting helps you get more out of your plan
- Streamlined PPO Claims Data Management saves time and reduces friction
- Real-time transactions are quick and accurate



### Resources that empower employees to make more confident decisions

- Direct access to benefits, claims, coverage information and coinsurance details
- Personalized procedure cost estimates within the Benefits and Coverages section
- Simple access to key forms with a dental virtual assistant
- Custom alerts so employees can stay on top of their coverage



of employees now say dental insurance is a "must-have" benefit.<sup>11</sup>

**▶ Contact your MetLife representative to learn how we can help your employees live healthier with confidence.**

<sup>1</sup> MetLife's SpotLite on Oral Health<sup>SM</sup> 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.

<sup>2</sup> Based on MetLife internal data, 2023, 2024 and year-to-date 2025.

<sup>3</sup> Millman 2023 Dental Analytics, Dental PPO Network Study. May 2025. Industry refers to other study participants, reflective of the commercial dental industry. In-network utilization statistic is based on the actual benefit mix.

<sup>4</sup> MetLife data year end 2024.

<sup>5</sup> MetLife data as of May 2025.

<sup>6</sup> MetLife internal data year-end 2024.

<sup>7</sup> Dental Plan Participant-2024, VOC Satisfaction Results, National Accounts.

<sup>8</sup> Dental Claims-2024, VOC Claimant Satisfaction Results, Book of Business.

<sup>9</sup> American Dental Association, Oral-Systemic Health. [ada.org/resources/ada-library/oral-health-topics/oral-systemic-health](https://ada.org/resources/ada-library/oral-health-topics/oral-systemic-health). May 2025.

<sup>10</sup> The Cleveland Clinic. The Link Between Dental Health and Mental Health: What You Need To Know. [health.clevelandclinic.org/link-between-dentalhealth-and-mental-health](https://health.clevelandclinic.org/link-between-dentalhealth-and-mental-health). May 2025.

<sup>11</sup> MetLife's 23rd Annual US Employee Benefit Trends Study, 2025.

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.

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**Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166**

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