



# Big dental solutions for small businesses

Choosing the right dental benefits can be a challenge — especially for a small business. We're here to assist — helping you balance costs with your employees' needs — to deliver the right benefits for all.



## We understand the needs of small businesses

We have 60 years of experience working with thousands of small businesses like yours. Choose MetLife for expertise, savings<sup>1</sup> and convenience that you and your employees will value.

Choosing a competitive dental plan is simple. Based on the plans offered by small businesses in your area, we provide a comprehensive range of plan options designed to fit your needs.

### Range of plan design options to choose from to:

- Meet your strategic benefit objectives
- Provide solutions based on the latest clinical research and market trends
- Empower employees to manage their oral health through helpful tools and resources

### Local dentists your employees want

- We have more than 9,300 dentist access points in Washington.<sup>2</sup>
- Our discounts exceed the national industry average by 1.3%.<sup>3</sup>
- We have a 5.6% higher in-network utilization than industry average.<sup>3</sup>

### Exceptional service that drives satisfaction

- Our fast, accurate claims payments leave employees highly satisfied. In fact, 95% say they're satisfied with their claims experience.<sup>4</sup>

**See the next page for dental plan options. Then, contact your benefits broker or MetLife representative to learn more.**

## Dental Plan Options

Choose from a range of plan options to help balance costs with your employees' needs and deliver the right benefits.

Plan	Coinsurance Plan Percentages (Preventive/Basic/Major)		Individual Deductible <sup>5</sup>	Annual Maximum <sup>6</sup>		Orthodontia <sup>7</sup> (Coinsurance/ Lifetime Max)	Payment <sup>8</sup>
	In-Network	Out-of-Network		In and Out-of- Network	In-Network		
1	100/80/50	100/80/50	\$50	\$1,500	\$1,500		90th R&C
2	100/80/50	100/80/50	\$50	\$1,500	\$1,500	50%/\$1,000	90th R&C
3	100/80/50	100/80/50	\$50	\$1,000	\$1,000	50%/\$1,000	90th R&C
4	100/80/50	100/80/50	\$50	\$1,000	\$1,000		90th R&C
5	100/80/50	100/80/50	\$50	\$2,000	\$2,000		90th R&C
6	100/80/50	100/80/50	\$25	\$2,000	\$2,000		90th R&C
7	100/80/50	100/80/50	\$50	\$2,000	\$2,000		99th R&C
8	100/80/50	100/80/50	\$50	\$2,000	\$2,000	50%/\$1,000	90th R&C
9	100/80/50	80/60/40	\$50	\$1,000	\$1,000		90th R&C
10	100/80/50	80/70/40	\$50	\$2,000	\$2,000		99th R&C
11	100/90/60	100/80/50	\$50	\$1,500	\$1,500		90th R&C
12	100/80/50	80/60/40	\$50	\$1,500	\$1,500		90th R&C
13	100/80/50	80/60/40	\$50	\$1,250	\$1,250		90th R&C
14	100/80/50	80/70/40	\$50	\$1,500	\$1,500		99th R&C
15	100/90/50	100/80/50	\$50	\$2,000	\$2,000		99th R&C
16	100/80/50	100/80/50	\$0	\$1,750	\$1,250		99th R&C
17	100/80/50	100/80/50	\$0	\$1,750	\$1,250	50%/\$1,000	99th R&C
18	100/90/60	100/80/50	\$0	\$1,500	\$1,000	50%/\$2,000	90th R&C
19	100/80/50	80/60/40	\$50	\$1,000	\$1,000		MAC
20	100/80/50	100/50/25	\$0	\$1,000	\$1,000		MAC
21	100/80/0	100/80/0	\$0	\$1,000	\$1,000		MAC
22	100/50/0	100/50/0	\$0	\$1,000	\$1,000		MAC
23	100/80/50	100/80/50	\$50	\$2,500	\$2,500		99th R&C
24	100/80/50	100/80/50	\$50	\$2,500	\$2,500	50%/\$1,500	99th R&C
25	100/90/60	100/80/50	\$50	\$2,500	\$2,500		90th R&C
26	100/90/60	100/80/50	\$50	\$2,500	\$2,500	50%/\$1,500	90th R&C
27	100/90/60	100/80/50	\$50	\$2,500	\$2,000	50%/\$1,000	90th R&C

## Allocation of Services (See your Cost & Benefit Summary for complete details.)

	Low	Medium	High
<b>Preventive</b>	<ul style="list-style-type: none"> <li>Exams/Cleanings</li> </ul>	<ul style="list-style-type: none"> <li>Exams/Cleanings</li> <li>Sealants</li> <li>Space Maintainers</li> <li>Full Mouth X-Rays</li> </ul>	<ul style="list-style-type: none"> <li>Exams/Cleanings</li> <li>Sealants</li> <li>Space Maintainers</li> <li>Full Mouth X-Rays</li> </ul>
<b>Basic</b>	<ul style="list-style-type: none"> <li>Sealants</li> <li>Space Maintainers</li> <li>Full Mouth X-Rays</li> <li>Fillings (Composite Molars covered)</li> </ul>	<ul style="list-style-type: none"> <li>Endodontics (Non-Surgical)</li> <li>Periodontics (Non-Surgical)</li> <li>Oral Surgery (Simple Extractions)</li> <li>Fillings (Composite Molars covered)</li> </ul>	<ul style="list-style-type: none"> <li>Endodontics</li> <li>Periodontics</li> <li>Oral Surgery</li> <li>Fillings (Composite Molars covered)</li> </ul>
<b>Major</b>	<ul style="list-style-type: none"> <li>Endodontics</li> <li>Periodontics</li> <li>Oral Surgery</li> <li>Inlay/Onlay/Crown/Denture</li> </ul>	<ul style="list-style-type: none"> <li>Endodontics (Surgical)</li> <li>Periodontics (Surgical)</li> <li>Oral Surgery (Surgical Extractions)</li> <li>Inlay/Onlay/Crown/Denture</li> </ul>	<ul style="list-style-type: none"> <li>Inlay/Onlay/Crown/Denture</li> </ul>
<b>Frequencies and Limitations</b> Standardized across 3 allocation schedules	<ul style="list-style-type: none"> <li>Exams/Cleanings – 2 per 12 months</li> <li>Sealants – 1 per 60 months</li> <li>Space Maintainers – 1 per lifetime per area</li> <li>Fillings – 1 per 24 months</li> </ul>	<ul style="list-style-type: none"> <li>Full Mouth X-Rays – 1 per 60 months</li> <li>Perio Maintenance – 4 per year, including 2 cleanings</li> <li>Root Canals – 1 per tooth per lifetime</li> <li>Inlay/Onlay/Crown/Denture – 1 per 10 years</li> </ul>	

Get expert guidance for confident decisions — for your small business and your employees.

Contact your benefits broker or MetLife representative today.

1. Savings from enrolling in a dental benefits plan featuring the MetLife Preferred Dentist Program will depend on various factors, including the cost of the plan, how often participants visit the dentist and the costs for services rendered.
2. MetLife PDP Plus Data, January 2023.
3. Milliman 2021 Dental Actuarial Analytics PPO Network Study, June 2022. Industry refers to other study participants, reflective of the commercial dental industry. In-network utilization statistic is based on the actual benefit mix.
4. Dental Plan National Participant - Claims\_4Q ' 22. Results based on MetLife dental plan participants who visited a dentist and responded to the survey.
5. Family deductible: 3x individual deductible. There is no deductible for preventive services.
6. This is the annual maximum benefit amount we will pay for covered services received In-Network and Out-of-Network. We will never pay more than the greater of the In-Network Annual Maximum or the Out-of-Network Annual Maximum. For example, if a covered service is received Out-of-Network and we pay \$300 in benefits for such service, \$300 will be applied toward both the In-Network and the Out-of-Network Annual Maximum.
7. Orthodontia covers Child only (up to age 19). No deductible applies.
8. For Reasonable and Customary (R&C) plans: The R&C charge is 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 other dentists or other providers in the same geographic area equal to one of the following percentile of charges as determined by MetLife based on charge information for the same or similar services or supplies maintained in MetLife's Reasonable and Customary Charge records: 99th or 90th. The percentile of charges will depend on the plan design chosen.  
For MAC (Maximum Allowable Charge) plans: Payment for out-of-network services is based on the lesser of the dentist's actual fee or the MAC. The out-of-network MAC is a scheduled amount determined by MetLife.

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Availability of products and services is available based on MetLife's guidelines, group size, underwriting and state requirements.

Like most insurance policies and benefit programs, insurance policies and benefit programs offered by Metropolitan Life Insurance Company (MetLife) and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Please contact MetLife for complete details.

The service categories and plan limitations shown above represent an overview of your plan benefits. This document presents the majority of services within each category, but is not a complete description of the plan.

Group dental plan/program benefits featuring the MetLife Preferred Dentist Program are provided by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166.

