

Dental

We know dental health is a key part of your employees' overall health.¹

A modern approach designed to help care for employees' total well-being at a great value



One of the largest networks and great savings

- Deep discounts that exceed the industry average by 0.7%,² thanks to our negotiating power
- A low 1.4% voluntary termination rate that improves network stability for members³
- Open contract with ability to add new dental services as they are coded



Plans designed to support holistic wellness

- Incentive plans that reward positive behaviors with increased benefit levels
- A health education and wellness program that engages employees and promotes oral health
- Integration with medical data to help employees maximize their benefits



Backed by MetLife's track record

- We cover over 20 million individuals under our dental plans
- Among the highest in-network utilization levels (5.4% higher than the industry average²)



Exceptional service experience

- One-stop shop providing a full-service solution from enrollment to billing to service and renewal
- A digital service experience with 24/7 access to benefits via mobile app
- Fast and accurate claims processing (95% processed in 10 business days and 99% payment and procedural accuracy)



Experience you
can count on

60+ years

dental experience⁴

74

employer rNPS⁵

94%

customer satisfaction⁶

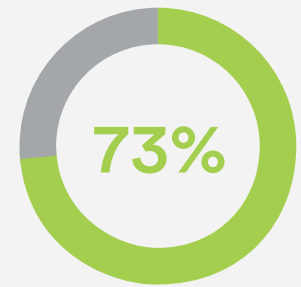
93%

claimant satisfaction⁷

To learn more about the advantages of MetLife Dental Insurance, contact your MetLife representative.

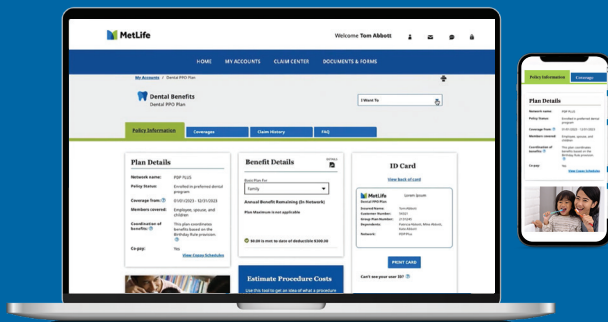
Dental health is a key part of your employees' overall health, including medical and mental health.¹

While poor oral health can pose an increased risk for systemic conditions, such as diabetes and cardiovascular disease, regular preventive dental care can provide early indications of serious health issues.⁸ Plus, when you have healthy teeth and gums, you're not afraid to smile and laugh, which can boost your mood and lead to a more positive attitude.⁹



of employees say dental insurance is a top “must-have” benefit¹⁰

Ongoing support, connectivity and communication



Resources for employees to better understand their benefits

- Review coverage such as claims, copay or coinsurance
- Mobile enabled
- Access to key forms and Procedure Fee Tool
- Customizable alert center

1 American Dental Association, Oral - Systemic Health, <https://www.ada.org/resources/research/science-and-research-institute/oral-health-topics/oral-systemic-health>, accessed 3/12/24.

2 Milliman 2022 Dental Analytics, Dental PPO Network Study, June 2023. Industry refers to other study participants, reflective of the commercial dental industry. In-network utilization statistic is based on the actual benefit mix.

3 MetLife data, year end 2023.

4 MetLife data as of 1/1/23.

5 MetLife internal data year end 2023.

6 Dental Plan Participant – Q4 2023 VOC Satisfaction Results - Book of Business.

7 Dental Claims - Q4 2023, VOC Satisfaction Results, Book of Business.

8 American Dental Association, Oral – Systemic Health, <https://www.ada.org/resources/research/science-and-research-institute/oral-health-topics/oral-systemic-health>, March 2024.

9 The Cleveland Clinic; The Link Between Dental Health and Mental Health: What You Need To Know, The Cleveland Clinic, Cleveland, OH, <https://health.clevelandclinic.org/link-between-dental-health-and-mental-health/>. March 2024.

10 MetLife's 21st Annual U.S. Employee Benefit Trends Study 2023.

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. Ask your MetLife representative for costs and complete details.