



Enrollment and Communications Plan

Tailoring the right employee communications strategy



Assess

We will utilize marketing tools, standards and best practices to assess your company's industry and analyze your employee demographics to determine the best enrollment and communication tactics for you.



Build

We will work closely with you to create a customer-specific strategy that utilizes the right combination of communication tactics and channels that best meet the needs.



Execute

We will seamlessly carry out the communication strategy goals and objectives while meeting and monitoring all key milestones.



Analyze

After the campaign, we will evaluate communication tactics and participation results to determine the success rate of the communication campaign.



Enhance

We will work closely with you to evaluate and make recommendations for future campaigns based on findings to ensure we are continually providing your employees with a streamlined, simplified and effective enrollment experience.

Dental communications

Supplemental Material

FAQ

Overview

Infographic

Frequently Asked Questions Dental Insurance

What is a participating dentist?

A participating dentist is a general dentist or specialist who has agreed to accept negotiated fees in payment for his or her services provided to plan members. Participating fees typically range from 20-50% below the average fees charged in a dentist's community for the same or substantially similar services.*

*Based on internal analysis by MetLife. Participating fees refer to the fees that participating dentists have agreed to accept as payment in full for services rendered, subject to any assignment, deduction, and other fee benefit maximums. Participating fees are subject to change.

Q. How do I find a participating dentist?

A. There are thousands of general dentists and specialists in these three categories, so you can use the list on our website to find one near you. You can also search for all of these participating dentists online at metlife.com or call 1-800-GET-MET at 1-800-436-4366 to have a list mailed to you.

Q. What services are covered by my plan?

A. All services defined under your group dental benefit plan are covered.

Q. May I choose a non-participating dentist?

A. Yes. You are always free to select the dentist of your choice. However, if you choose a non-participating dentist, your out-of-pocket costs may be higher. We are not required to accept non-participating fees. So you may be responsible for any difference in cost between the dentist's fee and your plan's benefit payment.

Q. Can my dentist apply for participation in the network?

A. Yes. If your current dentist does not participate in the network, you could file a request to encourage him or her to apply. Ask your dentist or his or her assistant, or call 1-800-GET-MET for an application. The website and phone number are for use by dental professionals only.

* Customized arrangements, MetLife is permitted from satisfying certain practices.

Q. How are claims processed?

A. Dentists may submit your 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, call toll-free 1-800-436-4366 or request one by calling 1-800-436-4366.

Q. Can I find out what my out-of-pocket expenses will be before receiving a service?

A. Yes. You can ask for a prepayment estimate. Your general dentist or specialist usually sends MetLife a plan for your care and requests an estimate of benefits. The estimate helps you prepare for the cost of dental services. The estimate (not your request for prepayment) estimate for services in excess of \$200. Simply have your dental claim or request online at metlife.com or call 1-800-436-4366. You and your dentist will receive a benefit estimate by email immediately while you are with the office. Final payments may vary depending upon plan maximums, deductibles, frequency limits and other conditions at time of payment.

 Navigating life together

Overview Dental Insurance

Why is having a good dental plan so important?

Because a healthier smile can be important to maintaining overall health.

Maintaining good oral health matters. When your preventive care is covered, you're more likely to go for cleanings and checkups — this can help you avoid problems before they become too costly or complicated. Plus, going to the dentist regularly can help prevent problems that have been linked to diabetes or heart disease.*

That's where a good dental plan comes in. The right coverage makes it easier to visit the dentist and helps lower your costs. You get support to keep up with dental cleanings and other preventive care that helps you avoid costly problems and the headache. Now that's something to smile about.

You're more likely to visit the dentist when you have dental coverage.

While costs will vary based on where you live, with a dental plan, you get protection against costs for unexpected dental care with low to no costs for preventive care.

See how much you could save in a single year when visiting a participating dentist.

Keep in mind this is only an illustration. Your costs and savings could vary based on your plan design, where you live, and whether your plan requires a co-payment or coinsurance. Please see your Plan Summary for details about your specific coverage.

| Service | Dentist's usual fee | MetLife fee | Percent covered | MetLife pays | Your cost | Your Benefit |
|------------|---------------------|-------------|-----------------|--------------|------------|--------------|
| Fluoride | \$120 | \$0 | 100% | \$0 | \$0 | \$120 |
| X-rays | \$100 | \$14 | 100% | \$14 | \$0 | \$100 |
| Fillings | \$170 | \$82 | 48% | \$82.40 | \$107.60 | \$107.60 |
| Root Canal | \$1,440 | \$692 | 48% | \$692.40 | \$1,007.60 | \$1,007.60 |
| Crown | \$1,540 | \$694 | 45% | \$694 | \$1,146 | \$1,146 |

 Navigating life together

Dental PPO Benefits

Facts & Stats

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 pocketbook.

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... 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.

Preventive Care For example, cleanings, x-rays and exams

Basic Care For example, fillings and extractions

Major Care For example, bridges, crowns and dentures

How it works

While visiting doctor one evening Katie takes down and creates a crown. The next day, Katie visits her dentist, who participates in the MetLife network.

The going rate for a crown in her area is about \$1,400. But since Katie's participating dentist has agreed to provide the service for \$800 for covered MetLife enrollees, and Katie's plan covers 50% for this type of procedure, Katie's out-of-pocket costs are only \$390. That's a savings of \$1,120!

Dentist's usual fee? \$1,400

Charge by MetLife participating dentist? \$800

Katie's out-of-pocket costs? \$390


Depending on the fees her dentist charges, this list could have cost Katie over a thousand dollars. By using a participating dentist, Katie minimizes her plan benefits and pays less than a quarter of the typical cost.

What you need to know about dental [PPO] insurance:

- Flexibility to go to any dentist — in or out of network.
- Access to thousands of participating dental locations across the US.
- Take advantage of negotiated fees that are typically 20-45% less than average charges in the same area.*
- For added convenience, MetLife Mobile App™ is available on the iTunes® App Store and Google Play. After downloading, you can use it to find a dentist, view your claims and access your ID card.

Enrollment period: [DATE-DATE]

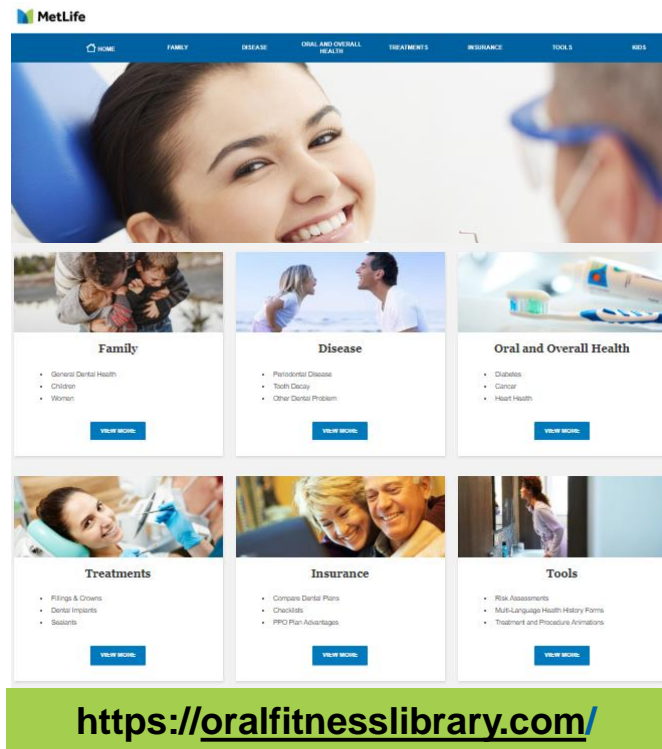
To learn more and enroll, visit www.metlife.com or call 1-800-GET-MET

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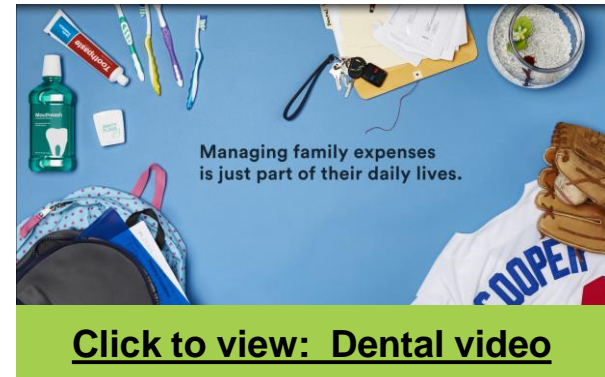
Dental communications

Supplemental Material

Oral Health Library



Video



Web Banner



