

Do more than check boxes on your next recommendation

Deliver dental solutions that dazzle

Strike the right balance between managing costs and meeting employee needs for your clients.

We offer the options and flexibility you need to confidently recommend cost-effective, innovative plans.



Recommendations that fit

A range of plan design options — based on proven dental expertise — give the flexibility to fit different client needs and budgets. And, MetLife's dental solutions are backed by the latest clinical research and market trends — not to mention 55+ years of experience working with small businesses.

Network strength and stability

More than 535,000 dentist access points in the network¹ provide access to the local dentists your clients want. Plus, it's stable — with a provider turnover rate consistently less than 2%² per year.

Network savings

Negotiated fees average 30% - 45% below community average charges. Plus, flexible, cost-effective plan options result in combined savings on plan payments and employee out-of-pocket costs.³

Exceptional service

Single points of contact for underwriting, implementation and service across all MetLife benefits — along with prompt, expert claims payment.

Graduating dental benefits⁴

As long as participants remain members of our dental PPO plan, their **annual maximum benefit will increase each year for up to three years**. A valued way to help all participants maintain good oral health.^{5,6,7}

Multi-product advantages

Ask about MetLife's multi-product advantages for small businesses. **We make it easy** to offer more choices and earn additional multi-product compensation on top of your regular commissions.

Find the right solutions with EM Benefits and MetLife.

1. MetLife PDP Plus data as of December 2021.
2. MetLife data as of December 2021.
3. Based on internal MetLife analysis. Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for covered services, subject to any deductibles, copayments, cost sharing and benefit maximums. Negotiated fees are subject to change. Savings from enrolling in a dental benefits plan will depend on various factors including the cost of the plan, how often participants visit a dentist and the cost of services rendered.
4. Available for groups with 10 or more eligible employees, excluding Copay plans and Full Service Dental for Retirees.
5. At this time, each increment to the annual maximum can be \$250 for in-network and out-of-network or \$500 for in-network only.
6. Exact time frames are determined by the employer. Assuming no gap in MetLife dental coverage with the same employer, the annual maximum will graduate (increase) for employees and their covered dependents until reaching the maximum annual benefit. The increase occurs on the anniversary (12 months of coverage) of when the participant's coverage became effective under the plan. MetLife dental coverage refers to dental plans underwritten or administered by MetLife.
7. The highest annual maximum level is capped at three years or \$3,000.

[metlife.com](https://www.metlife.com)

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

Like most group benefits programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife representative for costs and complete details.

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