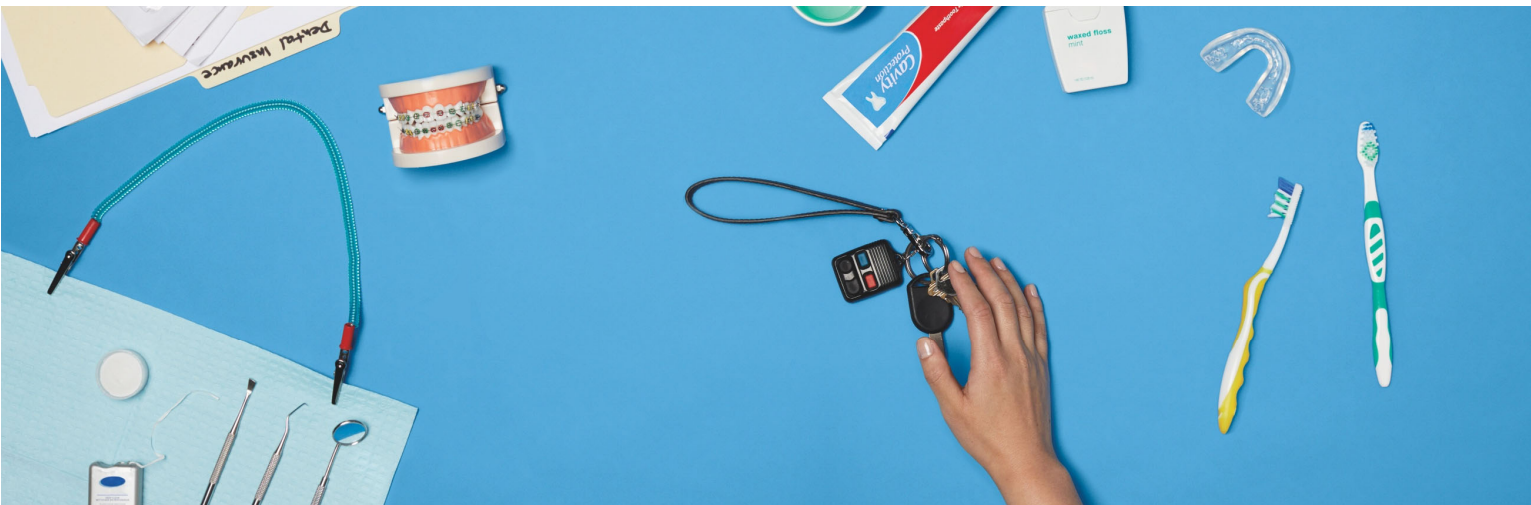


Why is having a good dental plan so important?



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.¹

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 live healthier. 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 one of the NCFlex Dental PPO Plans, 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 copayment or coinsurance. Please visit www.ncflex.org to find more details about your specific coverage under the High Option PPO, Classic Option PPO or Low Option PPO Plans, including rate information.

Enroll at www.ncflex.org during Annual Enrollment each October — benefits will be effective January 1st.

For questions, please call MetLife at 1-855-676-9441.

Why should I enroll now?

- Help protect your smile and your wallet. You and your family can get the dental care you need in the coming year, and save money too.²

Dental Insurance

Service	Dentist's usual fee	Negotiated fee	Percent covered	MetLife pays	Your cost	You save ^{3, 4}
Exam	\$122	\$55	100%	\$55	\$0	\$122
X-rays	\$167	\$74	100%	\$74	\$0	\$167
Filling	\$179	\$82	80%	\$65.60	\$16.40	\$162.60
Root Canal	\$1,446	\$662	80%	\$529.60	\$132.40	\$1,313.60
Crown	\$1,540	\$694	50%	\$347	\$347	\$1,193

How can having MetLife dental insurance benefit you?

By making it easier to get the care you need and lower your out-of-pocket costs.

Freedom of choice

MetLife's Preferred Dentist Program is a dental PPO plan. You can visit any licensed dentist, in or out of the network, and receive benefits.

- If you go to a participating dentist, you can count on the PDP Plus network. All participating dentists must meet rigorous selection standards.⁵
- Find a participating dentist today at www.metlife.com

Lower costs

- Take advantage of negotiated fees that are typically 30–45% less than the average charges in the same area.^{2, 4}
- Participating dentists accept these fees as payment in full for covered services.

Less worry, less paperwork and more service

- Easy access to pre-treatment estimates,⁶ real-time claims processing and 24 hour customer service by phone, fax or online.
- Educational tools and resources help you and your dentist make more informed decisions.

For added convenience, MetLife's Mobile App⁷ is now available on the iTunes® App Store and Google Play.

- After downloading this app,⁸ you can use it to find a participating dentist, check plan information, view your claims and to see your ID Card.

1. American Dental Association; Dentists: Doctors of Oral Health. Accessed September 2019, www.ada.org/en/about-the-ada/dentists-doctors-of-oral-health.

2. Based on internal analysis by MetLife. Negotiated fees refers to the fees that in-network dentists have agreed to accept as payment in full for covered services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

3. These hypothetical in-network savings examples are based on average charges in the Philadelphia area, for procedure codes D1110, D0210, D2391, D3310 and D2740.

4. Savings from enrolling in a dental benefits plan will depend on various factors, including plan design and premiums, how often participants visit the dentist and the cost of services rendered.

5. Certain providers may participate with MetLife through an agreement that MetLife has with a vendor. Providers available through a vendor are subject to the vendor's credentialing process and requirements, not MetLife's.

6. A pre-treatment estimate is only an estimate. The actual amount that MetLife will pay is determined when a claim is submitted, and is subject to any co-payments, deductibles, cost sharing and benefits maximums.

7. The features of the MetLife Dental Mobile App are not available for all MetLife dental plans.

8. To use the MetLife mobile app, employees can choose to register at metlife.com/mybenefits from a computer or directly through the app.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, limitations, reductions, waiting periods and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.

Group dental insurance policies featuring the Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, New York, NY 10166

