




## The Preferred Dentist Program from a Preferred Dental Provider

At MetLife, we believe an effective dental benefits plan is founded on a strong and stable network. Through savings, service and quality, our comprehensive approach to building and maintaining our network focuses on delivering the value you need and the positive experience your employees want.

We recognize your employees are more likely to take care of their oral health when they can visit a dentist they know and trust. With more than 120,000 participating dentist locations, there's a good chance their dentist is participating in the MetLife Preferred Dentist Program (PDP).

While network size is important, it has little value without:

- Lowering benefit plan costs and participant out-of-pocket expenses
- Improving participant satisfaction
- Promoting healthier, safer environments for patient care

That's why we believe our approach to building and maintaining a strong and stable network distinguishes MetLife's PDP from other preferred provider organizations (PPOs) in the industry.

### Lowering benefit plan costs and participant expenses

All dentists who participate in our PDP agree to accept MetLife's negotiated fees as payment in full for all services provided. Typically, these fees are 10 – 35% less than the average charge in their community. When participants visit PDP dentists, our negotiated fees extend to all services, even to non-covered services and services provided after the annual benefit maximum has been exceeded — providing additional savings to participants.

In 2008, our PDP produced savings of plan payments and employees out-of-pocket costs of nearly \$1.2 billion.<sup>1</sup>

Getting and keeping the right dentists is an important part of managing costs. We designed our network growth strategies to address evolving dentist demographics.

### More Than Just "A Lot of Dentists"

MetLife's well-established selection process maintains rigorous credentialing standards — so you and your employees can feel confident about selecting a participating PDP dentist. Network participation requires up-front and ongoing review of treatment patterns to ensure they fall within acceptable norms. Additionally, dentists must participate in MetLife's Self-Assessment and Office Audit program — a program providing ongoing dental office assessments to identify and promote best practices.

<sup>1</sup> Savings calculations based on analysis of 2008 claims information, comparing MetLife participating PDP dentists reported usual charges for services to MetLife's negotiated fees for those same services.

<sup>2</sup> MetLife data, December 31, 2006 through December 31, 2008.

<sup>3</sup> MetLife data as of year-end 2008.

In addition to traditional recruitment approaches, our dedicated network development team executes rural and specialty strategies, as well as those focused on customer-specific needs.

- A two-year network growth rate of 23.4%<sup>2</sup>
- Turnover in our network is consistently less than 1.5% per year, only 1.36% in 2008.<sup>3</sup>

## Improving employee satisfaction

While focusing on the traditional network needs — access, growth and stability — we go even further by enhancing the dental office experience through educational tools and leveraging technology to help improve dental office efficiencies and dentist-patient-carrier communications.

For employers, it means a “quiet” plan — less administration and more satisfied employees.

Our Oral Health Library and MyBenefits employee Web sites can save you time, because your employees can turn to us directly for answers to their dental benefits questions. We’ve created materials to provide employees with the information and tools they need to make more informed choices about their oral health and dental benefits:

- Adult and pediatric risk assessments
- Educational articles on oral health topics
- Detailed dental benefit plan materials

Plus, we leverage technology and surveys to help improve dental office efficiencies and dentist-patient communication.

- Our multichannel service approach (Internet, phone and fax) provides real-time<sup>4</sup> access to information dental offices need, while the participant is in the dental office.
- Our Integrated Service Experience enables seamless data flow between the different touch points in the

claim processing cycle, providing timely and accurate information to all stakeholders (dental offices, participants and employers).

- Dental office and plan participant surveys provide valuable information for continual enhancements to our service and plan offerings.
- MetDental.com, our Web site for dental offices experienced 98% overall satisfaction in 2008.<sup>3</sup>

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**98% of plan participants are satisfied with the quality of care they receive from their PDP dentist<sup>5</sup>**

**95% of plan participants would recommend MetLife’s dental coverage to a friend<sup>5</sup>**  
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## Promoting healthier, safer environments for patient care

As a leader in the dental benefits industry, MetLife provides participating PDP offices with access to information and tools to help them in patient care communications and in dental benefit administration.

- Office manuals
- Quality Resource Guides
- PDP Update (our dental office newsletter)
- Multi-Language Health History forms
- Patient Risk Assessments and other dental education materials
- Dentist and patient satisfaction surveys

At MetLife, we view our PDP network as more than just a collection of dentists. Since the network touches every aspect of our dental benefits program, we give it the attention it deserves so you and your employees get the most value from it.

**For more information, contact your insurance broker, benefits consultant or MetLife representative today.**

Like most dental insurance policies, MetLife group dental insurance policies contain certain exceptions, waiting periods, reductions, limitations and terms for keeping them in force. For costs and complete details of coverage, contact MetLife.

<sup>4</sup> Transactions are processed in “real time,” except when the systems are undergoing scheduled or unscheduled maintenance or interruption.

<sup>5</sup> 2008 MetLife Plan Participant Satisfaction Survey, results based on participating active employees. Based on responses from those who participated in the survey.

Benefits for the **if in life**<sup>SM</sup>

**MetLife**<sup>®</sup>