The Preferred Dental Program from the Preferred Dental Provider

IEEE Member Group Dental Insurance Program features
MetLife’s Provider Network

It’s a common perception among healthcare providers that you are more likely to visit your provider if you know and trust the care you receive. It’s this same perception that is the very backbone of MetLife’s Preferred Dentist Program (PDP).

MetLife understands that if you’re not comfortable with your dentist, you’re less likely to seek out the oral health care you may need.

That’s why MetLife has developed a vast network of more than 165,000 participating dentist locations. With this many providers, there’s a strong possibility your dentist is already participating. Or you can easily find one who provides the quality of care in your area that will make you feel comfortable.

As a member of IEEE, you can have direct access to MetLife’s PDP through participation in the IEEE Member Group Dental Insurance Plan.

As an IEEE member-participant, you’ll also appreciate numerous advantages of MetLife’s PDP network—advantages that distinguish MetLife from other providers in the dental insurance market.

Offers You Cost Savings

With MetLife’s PDP, all dentists who participate in the network agree to MetLife’s negotiated fees as payment in full for all covered services. Typically, these fees are 15-45 percent less than the average charge for these services in your community. Therefore, if you access a dentist within the MetLife PDP network, the cost savings of 15-45 percent are passed along to you. Please see Appendix A for an example of savings between an in-network dentist and an out-of-network dentist.

In addition, MetLife’s negotiated fees may extend to non-covered services, and services provided after the annual benefit maximum has been exceeded—providing the potential for additional savings passed on to you.

Provides Stability You Can Depend On

Getting care from a dental provider you trust is important. And keeping that dental provider available to you within the network is important to MetLife.
MetLife’s turnover rate within the network is consistently less than 1.50 percent per year, and only 1.39 percent in 2010. This low turnover rate means you’ll have peace of mind knowing you can receive continuous care from the same dental provider.

**Gives You Flexibility To See Any Dentist**

MetLife’s PDP gives you the freedom and flexibility to visit a dentist in the network or not; however, you’ll experience greater cost savings when visiting a network provider.

So if your dental provider is not currently in MetLife’s network, MetLife is continuously looking for quality providers to grow and enhance its network. That’s why MetLife encourages you to ask your dentist to apply to the network. Your dentist simply needs to visit [www.metdental.com](http://www.metdental.com) or call 1-877-MET-DDS9 for application information.

**Includes Hassle-Free Resources and Services**

MetLife believes that an educated, informed participant makes better choices for their care. This in turn can result in time savings and treatment efficiencies. That’s why MetLife has developed robust online resources for all participants.

MetLife’s Oral Health Library and My Benefits website ([www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)) provide forums where you can ask questions about your dental benefits. You can also access valuable information and tools to learn more, including:

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

In addition, MetLife leverages technology to improve your dental office visits by providing pre-treatment estimates, real-time access to information and claims processing, and 24-hour customer service by phone, fax, or online.

**Promotes Continuous Quality Of Care**

While MetLife’s network offers a vast quantity of providers to choose from, it’s more than just a collection of dentists. It seeks the best dental care from quality providers.

In order to do this, MetLife has a well-established selection process and maintains vigorous credentialing standards. Network participation requires up-front and ongoing review of treatment patterns and assessment programs. Once a provider is in the network, MetLife fosters the relationship with the provider by offering ongoing access to information, and tools to enhance the dentist’s relationship with his/her patients. This ensures that the provider stays in the network, keeps informed about the latest dental care and treatment options, and is available to provide you with the best care possible.
The bottom line: MetLife’s PDP network goes above and beyond just being a network by touching every aspect of the care you receive. This results in you getting the most value from it. That’s why the MetLife PDP has become the preferred choice for many Americans.

Now, IEEE members can take advantage of MetLife’s PDP benefits through the IEEE Member Group Dental Insurance Plan. For more information, call toll-free, 1-800-493-IEEE (4333) or visit www.ieeeinsurance.com.

1,2 MetLife data as of December 2011
3 Savings from enrolling in the MetLife PDP Program will depend on various factors, including how often participants visit the dentist and the cost for services rendered.
4 Negotiated fees for non-covered services may not apply in all states.
5 MetLife data as of year end 2011.
6 Transactions are in real-time except when systems are undergoing scheduled or unscheduled maintenance or interruption.
**APPENDIX A**

**Savings Example:** In the Newark, NJ area, the average charge for porcelain crowns is $1,200-$1,350.*

The example below shows how the MetLife plan may pay for a crown for a member enrolled in the **low plan** when visiting a participating (in-network) PDP dentist compared to a non-participating (out-of-network) provider. The low plan covers this Type C procedure at 30%.

<table>
<thead>
<tr>
<th>Participating PDP Dentist – Low Plan</th>
<th>Non-participating PDP Dentist</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dentist’s Average Charge*: $1,200-$1,350</td>
<td>Dentist’s Average Charge*: $1,200-$1,350</td>
</tr>
<tr>
<td>MetLife Negotiated Fee: $728</td>
<td>MetLife Negotiated Fee: N/A</td>
</tr>
<tr>
<td>MetLife Pays: $218.40</td>
<td>MetLife Pays: $360-$405</td>
</tr>
<tr>
<td>Your out-of-pocket cost: $509.60</td>
<td>Your out-of-pocket cost: $840-$945</td>
</tr>
</tbody>
</table>

Assuming the average charge, your approximate savings by visiting a MetLife PDP Dentist: $330.40 - $435.40 **

The example below shows how the MetLife plan may pay for a crown for a member enrolled in the **high plan** when visiting a participating (in-network) PDP dentist compared to a non-participating (out-of-network) provider. The high plan covers this Type C procedure at 40%.

<table>
<thead>
<tr>
<th>Participating PDP Dentist – High Plan</th>
<th>Non-participating PDP Dentist</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dentist’s Average Charge*: $1,200-$1,350</td>
<td>Dentist’s Average Charge*: $1,200-$1,350</td>
</tr>
<tr>
<td>MetLife Negotiated Fee: $728</td>
<td>MetLife Negotiated Fee: N/A</td>
</tr>
<tr>
<td>MetLife Pays: $291.20</td>
<td>MetLife Pays: $480-$540</td>
</tr>
<tr>
<td>Your out-of-pocket cost: $436.80</td>
<td>Your out-of-pocket cost: $720-$810</td>
</tr>
</tbody>
</table>

Assuming the average charge, your approximate savings by visiting a MetLife PDP Dentist: $283.20 - $373.20 **

*Approximate costs provided by go2dental.com, Inc., an industry source independent of MetLife. The costs are based on average charges in the Newark, NJ area zip codes beginning with 070; fees in your area will be different. This site does not provide the benefit payment information used by MetLife. Prior to receiving services, pretreatment estimates through your dentist will provide the most accurate fee and payment information.

**The potential savings of approximately $330.40 - $435.40 for the low plan and $283.20 - $373.20 for the high plan is based on the average community charges of $1,200-$1,350 for porcelain crowns. Actual savings for services rendered by an out-of-network dentist will vary depending on the dentist’s actual charge for the service.

Savings from enrolling in the MetLife PDP Program will depend on various factors, including how often participants visit the dentist and the cost for services rendered.

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

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