



A commitment to excellence with proven results

Good dental benefits must rest on a strong foundation. For MetLife, that foundation consists of an unyielding commitment to increasing participant satisfaction and network access, enhancing cost management capabilities and creating a quality service experience. The goal is to drive excellent results for years to come. There's no better way to help ensure the long-term success of your dental plans.

Network

Our foundation

The Preferred Dentist Program, our **dental preferred provider organization**¹ (PPO) product, is supported by two networks that adhere to a well-established selection process and rigorous credentialing standards.²

The PDP network

- Features more than 316,000 participating dentist access points
- Available upon request for self-funded³ plans

The PDP Plus network

- Provides the greatest selection of in-network options with more than 373,000 participating dentist access points
- Offered standard for fully insured plans and available through a shared savings arrangement for self-funded plans

To support you and your employees, the networks are designed to increase participant access to care and satisfaction. To do this, we work to select the "right" dentists — dentists your employees want to see and dentists whose treatment patterns fall within acceptable norms.

We're also promoting healthier and safer environments for patient care through research and educational programs. Plus, dental offices get access to technology that streamlines their administrative tasks and makes it easier for them to manage their business.

Results

- Two-year network increase of 24% while maintaining selection criteria⁴
- Turnover in our network has been consistently less than 1.7% per year, and only 1.03% in 2015⁵
- 96% of MetLife plan participants are very satisfied or satisfied with the Preferred Dentist Program overall⁶

Service

Our foundation

Working to ensure you and your employees always have a quality service experience is vital. This means addressing information needs up front and at the point of service. Employers, participants and dentists receive information quickly and in several different ways — through the convenience of Internet and telephone service platforms, as well as customer service representatives.

Results

- More than 31 million claims processed in 2015⁵ with a turnaround time of:
 - 75% in 1 business day⁵
 - 86% in 3 business days⁵
 - 97% in 10 business days⁵
- 96% of plan participants are very satisfied or satisfied with their MetLife dental claims service overall⁶
- Continued satisfaction with MetLife's Web portals:
 - MyBenefits for employees
 - MetLink® for employers
 - MetDental for dental providers

Cost Management

Our foundation

MetLife's cost management platform drives savings through fast and reliable service based on accurate claim decisions. Plus, we continuously monitor our cost management processes to help us maintain, and improve upon, our service levels.

Results

- 78% electronic claim submissions⁷
- 76.9% auto-adjudication rate with payment accuracy rate of 99.87%⁵
- Negotiated fees resulted in combined savings on plan payments and employees' out-of-pocket costs of more than \$2.5 billion in 2015⁸

Get expert guidance for confident decisions.
Contact your MetLife representative today.



1. Group dental insurance policies featuring the MetLife Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166.
2. 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. If you should have any questions, contact MetLife Customer Service.
3. Self-funded programs are available to organizations with 1,000 or more eligible employees. Dental HMO/Managed Care plans are not offered on a self-funded basis.
4. MetLife data between December 31, 2013 and December 31, 2015.
5. MetLife data as of year-end 2015.
6. 2015 Plan Participant/Claimant Satisfaction Study. Results based on MetLife dental plan participants who visited a dentist and responded to the survey.
7. MetLife data as of July 2016.
8. Savings calculations based on analysis of 2015 claims information, comparing participating dentists' reported usual charges for services to negotiated fees for those same services. 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.

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

