



# MetLife

## New dental plans provide more value for both you and your employees

At MetLife, we strive to go beyond what you'd expect from a group dental benefits plan. In fact, we designed the new SafeGuard DHMO plans to continue to help employers like you meet your benefit cost and employee retention goals while addressing the oral health needs of your employees.

### A step above traditional DHMO plans

The new MET Series of DHMO plans are designed to align more with the latest market trends, dental research and treatment protocols. For example, dental implants and white fillings on posterior teeth (molars) are now standard coverages.

These plans continue to provide broader benefits than many traditional DHMO plans and they do more to simplify and clarify dental benefits — making it easier for employees and dental offices to understand what's covered.

In addition to a robust network of participating providers and the standard features of a DHMO — *no claims or claim forms, no deductibles, no calendar year maximums and an easy-to-understand schedule of benefits* — the MET Series of DHMO plans provide:

- **More than 400 covered procedures<sup>2</sup>** — includes co-pays for services such as implants, veneers, white fillings, IV sedation, general anesthesia and nitrous oxide



<sup>1</sup> Dental HMO plan available in CA, FL and TX only. Group dental plans in CA, FL and TX are available through a domestic company in the applicable state named SafeGuard Health Plans, Inc. The SafeGuard companies are part of the MetLife family of companies. "DHMO" is used to refer to product designs that may differ by state of residence of the enrollee, including but not limited to: "Specialized Health Care Service Plans" in California; "Prepaid Limited Health Service Organizations" as described in Chapter 636 of the Florida statutes in Florida; and "Single Service Health Maintenance Organizations" in Texas.<sup>7</sup> Plan options based on the number of eligible lives.

<sup>2</sup> Co-payments apply for many covered procedures and vary by procedure.

<sup>3</sup> Continuing orthodontic treatment applies to groups with 2 or more eligible lives.

<sup>4</sup> The Benchmark Portal, in conjunction with Purdue University's Center for Customer-Driven Quality, certified MetLife's Customer Sales and Service Group as a "Center of Excellence" after an extensive review process.

- **Expanded preventive and diagnostic benefits** — providing co-pays for procedures such as brush biopsies and additional cleanings when appropriate
- **Defined fees** for materials and procedures requiring multiple services (e.g., root canals, crowns and bridges) — minimizing fee confusion
- **Benefiting orthodontic treatment in progress at initial group enrollment** — making transition of care easier<sup>3</sup>

These plan designs provide coverage for services that encourage appropriate treatment and/or follow-up care, which can have a positive impact on employee satisfaction and help manage plan and employee costs.

## More than plan design

The DHMO plans provide access to a growing network of participating providers as well as leverages the broader service capabilities of MetLife's family of companies.

- More than 13,600 participating dentist locations — including more than **7,100 in California**, 4,200 in Florida and 2,200 in Texas, which represents a growth rate of 18.9% in 2009.
- Our MyBenefits Web site provides members with a personalized, integrated online view of their DHMO benefits. Additionally, they can access benefit information via our Customer Sales and Service Group, which was chosen as a "Certified Center of Excellence" by Purdue University's Center for Customer-Driven Quality for the fifth year in a row.<sup>4</sup>

Whether you offer a stand-alone or a dual-option plan design using the SafeGuard DHMO and/or MetLife DPPO,<sup>5</sup> you have the assurance of knowing we'll help you design a dental benefits plan with the quality and value you'd expect from the MetLife family of companies.<sup>6</sup>

### HIGHLIGHTS OF THE MET SERIES OF DHMO BENEFIT PLANS<sup>7</sup>

	MEMBER CO-PAYMENT									
	MET 50	MET 85	MET 100	MET 150A	MET 185	MET 185A	MET 225	MET 245	MET 290	MET 335
<b>OFFERED IN THE FOLLOWING STATES:</b>	CA	CA	CA	CA	CA	CA	CA	CA	CA	CA
D0120 Periodic oral evaluation – established patient	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
D0210 Intraoral – complete series (including bitewings)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
D0330 Panoramic film	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
D1110 Prophylaxis – adult	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5	\$5
D1120 Prophylaxis – child	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5	\$5

<sup>5</sup> Group dental insurance policies featuring the Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, New York, NY 10166.

<sup>6</sup> Plan options based on the number of eligible lives.

<sup>7</sup> Plan options are available to employers based on group size, underwriting and state requirements. Please direct any questions about product availability to your local MetLife group sales representative.

<sup>8</sup> There is a maximum charge of \$150 in addition to the listed co-payment if noble, high noble or titanium metal is used. Porcelain on molars is an additional charge of \$75.

<sup>9</sup> Root canal.

## HIGHLIGHTS OF THE MET SERIES OF DHMO BENEFIT PLANS<sup>7</sup>

	MEMBER CO-PAYMENT									
	MET 50	MET 85	MET 100	MET 150A	MET 185	MET 185A	MET 225	MET 245	MET 290	MET 335
<b>OFFERED IN THE FOLLOWING STATES:</b>	CA	CA	CA	CA	CA	CA	CA	CA	CA	CA
D1351 Sealant – per tooth	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
D2140 Amalgam – one surface, primary or permanent	\$0	\$0	\$0	\$0	\$10	\$0	\$0	\$0	\$12	\$12
D2330 Resin-based composite – one surface, anterior	\$0	\$0	\$0	\$0	\$10	\$0	\$0	\$0	\$12	\$12
D2391 Resin-based composite – one surface, posterior	\$25	\$25	\$25	\$25	\$30	\$30	\$30	\$30	\$30	\$30
D2750 Crown – porcelain fused to high noble metal <sup>8</sup>	\$50	\$85	\$100	\$150	\$185	\$185	\$225	\$245	\$290	\$335
D2960 Labial veneer (resin laminate) – chairside	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250
D3330 Endodontic Therapy, <sup>9</sup> molar (excluding final restoration)	\$75	\$95	\$95	\$125	\$200	\$200	\$210	\$210	\$265	\$305
D4260 Osseous surgery (including flap entry and closure) – four or more contiguous teeth or bounded teeth spaces per quadrant	\$160	\$160	\$260	\$260	\$295	\$295	\$295	\$300	\$330	\$330
D4341 Periodontal scaling and root planing – four or more teeth per quadrant	\$15	\$15	\$25	\$35	\$40	\$40	\$40	\$50	\$50	\$60
D4910 Periodontal maintenance	\$15	\$15	\$15	\$30	\$30	\$30	\$30	\$40	\$40	\$45
D5110 Complete denture – maxillary	\$100	\$100	\$125	\$175	\$210	\$210	\$260	\$325	\$440	\$505
D5211 Maxillary partial denture – resin base (including any conventional clasps, rests and teeth)	\$100	\$100	\$110	\$150	\$240	\$240	\$240	\$400	\$405	\$405
D6010 - Surgical placement of implant body: endosteal implant	\$1,005	\$1,005	\$1,005	\$1,005	\$1,005	\$1,005	\$1,005	\$1,005	\$1,005	\$1,005
D6054 - Implant/abutment supported removable denture for partially edentulous arch	\$945	\$945	\$945	\$945	\$945	\$945	\$945	\$945	\$945	\$945
D6059 - Abutment supported porcelain fused to metal crown (high noble metal)	\$660	\$660	\$660	\$660	\$660	\$660	\$660	\$660	\$660	\$660
D7140 Extraction, erupted tooth or exposed root (elevation and/or forceps removal)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5	\$5	\$5
D7220 Removal of impacted tooth – soft tissue	\$10	\$10	\$20	\$35	\$45	\$45	\$45	\$50	\$50	\$60
D7288 Brush biopsy – transepithelial sample collection	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
D8080 Comprehensive orthodontic treatment of adolescent dentition	\$1,450	\$1,450	\$1,450	\$1,695	\$1,695	\$1,695	\$1,695	\$1,850	\$2,095	\$2,410
D8090 Comprehensive orthodontic treatment of adult dentition	\$1,450	\$1,450	\$1,450	\$1,695	\$1,695	\$1,695	\$1,695	\$1,850	\$2,095	\$2,410
D9220 Deep sedation/general anesthesia – first 30 minutes	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
D9230 Analgesia, anxiolysis, inhalation of nitrous oxide	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15
D9241 Intravenous conscious sedation/analgesia – first 30 minutes	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150

Standard copay plans cover more than 400 procedures; this insert provides a representative list of plans and benefits. Descriptions of procedures have been edited for ease of use in this document; the Plan's Schedule of Benefits will show complete ADA-approved descriptions. Specialty dental care is covered at the listed co-payment.

In addition to the procedures noted in the Plan Benefit Highlights, these plans also provide benefits for:

- Additional exams, prophylactic treatment (cleanings) for adults and children
- Limited and comprehensive orthodontic services

Please refer to the Plan's Schedule of Benefits and Evidence of Coverage and Disclosure Statement for a more detailed list of covered services.

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

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 or your plan administrator for complete details.

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