



MetLife

Facts & Stats: Dental PPO Benefits



Visits to the dentist can be expensive. From preventive care to major services, dental insurance is a smart way to protect your smile and your pocketbook.

**SMILES ARE FREE,
BUT THEY ARE
WORTH A LOT**



While costs will vary based on where you live, the average family of four spends

\$1,824

a year on Dental services.¹

Know what your plan covers...

Dental insurance pays a portion of the costs associated with dental care.

Different plans pay different percentages for procedures across these 3 standard service types.

Preventive Care



for example:
**cleanings,
X-rays and
exams**

Basic Care



for example:
**fillings and
extractions**

Major Care

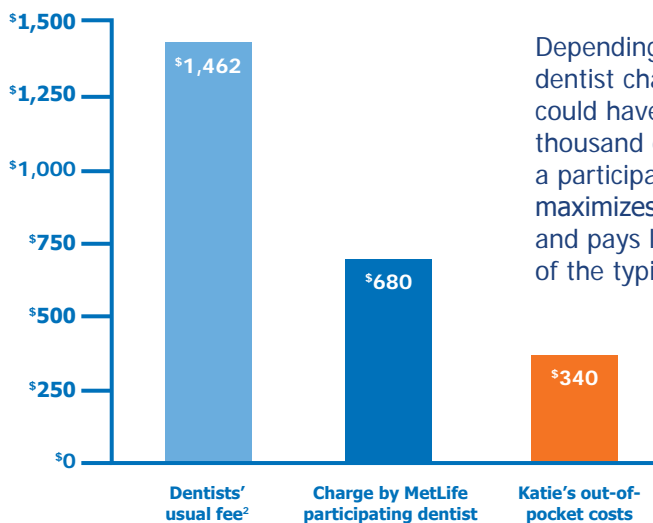


for example:
**bridges,
crowns and
dentures**

HOW IT WORKS

While eating dinner one evening Katie bites down and breaks a crown. The next day, Katie visits her dentist, who participates in the MetLife network.

The going rate for a crown in her area is about **\$1,462**. But since Katie's participating dentist has agreed to provide the service for **\$680** for covered MetLife enrollees, and Katie's plan covers 50% for this type of procedure, Katie's out-of-pocket costs are only **\$340**, that's a savings of **\$1,122!**



Depending on the fees her dentist charges, this bill could have cost Katie over a thousand dollars. By using a participating dentist, Katie maximizes her plan benefits and pays less than a quarter of the typical cost.



What you need to know about dental [PPO] insurance:

- Flexibility to go to any dentist - in or out of network.
- Access to thousands of participating dental locations across the U.S.
- Take advantage of negotiated fees that are typically 30-45% less than average charges in the same area³.
- For added convenience, MetLife's Mobile App⁴ is available on the iTunes® App Store and Google Play. After downloading, you can use it to find a dentist, view your claims and access your ID card.

For specific details on the City of Memphis dental plan,
visit <https://totalrewards.memphistn.gov/> or call [1 800 GET-MET 8]

1 Statistic Brain Research Institute, Consumer Spending Statistics, <http://www.statisticbrain.com/what-consumers-spend-each-month>, accessed June 2017.

2 Based on MetLife data for a crown (D2740) in ZIP code 19151. This cost reflects the 80th percentile Reasonable and Customary (R&C) fee. R&C fees are calculated based on the lowest of 1) the dentist's actual charge, 2) the dentist's usual charge for the same or similar services or 3) the usual charge of most dentists in the same geographic area for the same or similar services as determined by MetLife. This example is used for informational purposes only. Fees in your area may be different.

3 Negotiated Fees refer 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.

4 Certain features of the MetLife Mobile App are not available for all MetLife Dental plans. Before using the MetLife Mobile App, you must register at www.metlife.com/mybenefits from a computer. Registration cannot be done from your mobile device.

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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The MetLife logo is displayed in a bold, blue, sans-serif font. The word "MetLife" is written in a single line, with the "M" and "L" being significantly larger than the other letters.