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METLIFE SELECTED AS A PROVIDER FOR THE U.S. DEPARTMENT OF VETERANS AFFAIRS DENTAL INSURANCE PROGRAM (VADIP)

Enrollment will begin on November 15, 2017

NEW YORK – MetLife, which has been administering oral health benefits for U.S. workers and their families for more than 55 years, today announced that it has been selected as an official provider for the U.S. Department of Veterans Affairs Dental Insurance Program (VADIP). This is the second time that MetLife has been selected as a provider for VADIP, following its initial selection as provider for the three-year pilot program.

The VADIP is a national program sponsored by the U.S. Department of Veterans Affairs (VA). The program provides over 8.6 million eligible Veterans enrolled in the VA health care program and beneficiaries of the VA's Civilian Health and Medical Program (CHAMPVA) the opportunity to purchase voluntary dental insurance for themselves and their family members. Enrollment in the plan will begin on November 15, 2017 and coverage will start on December 1, 2017.

"We are honored that the VA has chosen MetLife to participate in the next phase of VADIP. This builds on the successful relationship we created during the VADIP pilot program and reaffirms our commitment to providing high-quality benefit solutions to those who receive benefits through the Federal Government," says Stephen L. Pontecorvo, Vice President of U.S. Government Business at MetLife. "We look forward to continuing to serve eligible Veterans and CHAMPVA dependents."

MetLife will continue to offer two plan options, Standard and High, through the program. Enrollment in the program will be offered year-round. After November 15, 2017, eligible veterans and beneficiaries can enroll in either plan option and MetLife will be communicating directly with the existing pilot plan enrollees on their ability to continue their VADIP coverage shortly.

The program will feature MetLife's PDP Plus network. One of the country's largest networks, PDP Plus provides access to more than 370,000 participating dental offices. VADIP participants will also have the freedom to go to any licensed dentist and receive benefits for covered services, however their out-of-pocket costs will usually be lower when they receive in-network care due to significant network discounts on dental charges and plan option incentives.

"MetLife's VADIP coverage options provide benefits and savings designed to encourage participants to take charge of their oral health and get the quality care they and their families need. And this is important: dental care is a critical component to overall health," says Alan Hirschberg, Vice President, Supplemental Health Products at MetLife. "In addition to savings through negotiated fees, MetLife also supports plan participants through high-quality standards for our network providers and a claims process that helps protect participants against inappropriate costs and care."

The program is available in all states, as well as the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa and the Commonwealth of the Northern Mariana Islands.

MetLife, the largest administrator of dental benefit plans among all single commercial carriers, provides dental plan administration for more than 20 million people¹. For more information about MetLife's VADIP,

¹ LIMRA 1Q17 Workplace Dental and Vision report and MetLife internal data.

please visit metlife.com/VADIP where you can register to receive updates on the program or call 1-888-310-1681.

About MetLife

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates (“MetLife”), is one of the largest life insurance companies in the world. Founded in 1868, MetLife is a global provider of life insurance, annuities, employee benefits and asset management. Serving approximately 100 million customers, MetLife has operations in nearly 50 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East. For more information, visit www.metlife.com.