Why is having a good Dental plan so important?

Because a healthier smile can be important to maintaining overall health.

Maintaining good oral health matters. Studies show that those with dental coverage are more likely to visit the dentist.¹ And of course staying on top of your care is the key to preventing costly problems that can add up. Plus, going to the dentist regularly can help prevent problems that have been linked to stroke or heart disease.²

That’s where a good dental plan comes in. The right coverage makes it easier to visit the dentist and helps lower your costs. You get support to keep up with dental cleanings and other preventive care that helps you avoid costly problems and live healthier. Now that’s something to smile about.

Because keeping your teeth healthy, without a dental plan, can be expensive.

While costs will vary based on where you live, the average family of four spends $1,824 a year on dental services.³ With a dental plan, you get protection against costs for unexpected dental care with low to no costs for preventive care.

See how much you could save in a single year when visiting a participating dentist.

Keep in mind this is only an illustration. Your costs and savings could vary based on your plan design, where you live, and whether your plan requires a copayment or coinsurance. Please see your Plan Summary for details about your specific coverage.

<table>
<thead>
<tr>
<th>Service</th>
<th>Dentist’s usual fee</th>
<th>Negotiated fee</th>
<th>Percent covered</th>
<th>MetLife pays</th>
<th>Your cost</th>
<th>You Save²⁵</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam</td>
<td>$122</td>
<td>$55</td>
<td>100%</td>
<td>$55</td>
<td>$0</td>
<td>$122</td>
</tr>
<tr>
<td>X-rays</td>
<td>$167</td>
<td>$74</td>
<td>100%</td>
<td>$74</td>
<td>$0</td>
<td>$167</td>
</tr>
<tr>
<td>Filling</td>
<td>$179</td>
<td>$82</td>
<td>80%</td>
<td>$65.60</td>
<td>$16.40</td>
<td>$162.60</td>
</tr>
<tr>
<td>Root Canal</td>
<td>$1,446</td>
<td>$662</td>
<td>80%</td>
<td>$529.60</td>
<td>$132.40</td>
<td>$1,313.60</td>
</tr>
<tr>
<td>Crown</td>
<td>$1,540</td>
<td>$694</td>
<td>50%</td>
<td>$347</td>
<td>$347</td>
<td>$1,193</td>
</tr>
</tbody>
</table>

Visit metlife.com/stateoffl for detailed plan information!

You’re more likely to visit the dentist when you have dental coverage.

continued >>
How can having MetLife Dental insurance benefit you?

By making it easier to get the care you need and lower your out-of-pocket costs.

Freedom of choice

MetLife’s Preferred Dentist Program is a Dental PPO plan. You can visit any licensed dentist, in or out of the network, and receive benefits.

- If you go to a participating dentist, you can count on the PDP Plus network. All participating dentists must meet rigorous selection standards.6
- Find a participating dentist today at metlife.com.

Lower costs

- Take advantage of negotiated fees that are typically 30 – 45% less than the average charges in the same area.7
- Participating dentists accept these fees as payment in full for covered services.

Less worry, less paperwork and more service

- Easy access to pre-treatment estimates,9 real-time claims processing and 24 hour customer service by phone, fax or online.
- Educational tools and resources help you and your dentist make more informed decisions.

Why should I enroll now?

- Help protect your smile and your wallet. You and your family can get the dental care you need in the coming year, and save money too.5

Enroll today!

For questions, please call MetLife at 1-844-222-9104.

For added convenience, MetLife’s mobile application9 is now available on the iTunes® App Store and Google Play. After downloading this app,10 you can use it to find a participating dentist, check plan information, view your claims and to see your ID Card.