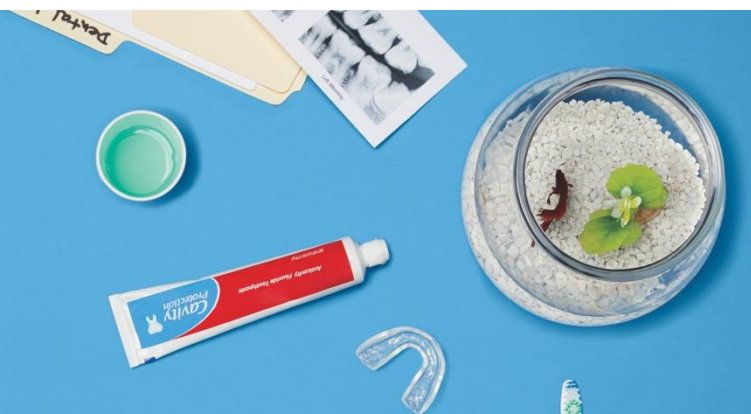


Dental

The MetLife Retirement Dental Benefits Program



IN NETWORK:

Staying in network saves you money.¹

- Participating dentists have agreed to MetLife's negotiated fees for covered services — which are typically 30% to 45% lower than the average fees charged in your area for the same or similar services.²
- With thousands of participating dentist locations, there's a good chance your dentist is part of the network.

OUT OF NETWORK:

If your dentist is out of network.¹

- You can go to the dentist you are most comfortable with. However, if you choose a dentist who does not participate in the network, your out-of-pocket expense may be more.

Coverage Type	Plan Option 1		Plan Option 2	
	In Network Percent of negotiated fee ²	Out of Network Percent of Reasonable & Customary fee ³	In Network Percent of negotiated fee ²	Out of Network Percent of Reasonable & Customary fee ³
Plan Year Maximum per person	\$750	\$750	\$1,500	\$1,500
Plan Year Deductibles	\$75 self	\$75 self	\$75 self	\$75 self
Applies only to Basic and Major Services	\$150 self +1 \$225 self +2 or more	\$150 self +1 \$225 self +2 or more	\$150 self +1 \$225 self +2 or more	\$150 self +1 \$225 self +2 or more
Preventive Cleanings, oral examination and X-rays	100%	100%	100%	100%
Basic Fillings and periodontal maintenance	70%	70%	70%	70%
Major Crowns, bridges, root canal treatment and dentures	0%	0%	50%	50%

ENROLL TODAY:

Take advantage of this one-time opportunity. Your enrollment period ends soon.





Dental

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1. Savings from enrolling in the Retirement Dental Benefits program will depend on various factors, including the cost of the program, how often participants visit the dentist and the cost of services rendered. "In-Network Benefits" refers to benefits provided under this plan for covered dental services that are provided by a participating dentist. "Out-of-Network Benefits" refers to benefits provided under this plan for covered dental services that are not provided by a participating dentist.
 2. Based on MetLife Data. 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.
 3. The Reasonable and Customary fee is 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 charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.

Like most group benefits 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.