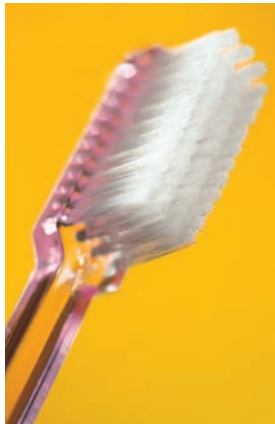


Your Dental Benefits Guide

For the savings you need, the flexibility you want and service you can trust.

According to the National Institute of Health, tooth decay is one of the most common health problems among Americans, second only to the common cold.

Source:
<http://www.nlm.nih.gov/medlineplus/print/ency/article/001055.htm>, accessed February 2006.



MetLife®





According to a MetLife survey: 98% of patients who visited an in-network dentist were satisfied with the quality of care they received¹.



Dental Benefits from MetLife Give You More Reasons to Smile with Savings, Choice and Service You Can Trust.

Dental treatments can be expensive, especially if they're costs you may not have planned for. Even if you feel you don't need to see a dentist right now, good preventive care may help you avoid incurring the expense of unexpected problems. With dental coverage from MetLife, you can worry less about "what if I get a cavity?"... "what if I need a crown replaced?"... "what if my child chips a tooth?" Because now you have access to dental benefits to cover you and your family that not only saves you money², but also gives you more with these valuable features — so you can smile more!

- **Lower costs.**
- **Freedom of choice.**
- **Focus on oral health.**
- **Less paperwork. Less worries. More service.**

Lower Costs for Covered Services. Lower Costs for Non-covered Services.

When it comes to taking care of your health, cost should never get in the way. That's why the MetLife Preferred Dentist Program (PDP) offers you plan benefits based on negotiated fees for in-network services that typically range from 10% to 35% less than the average fees for the same or similar services charged by dentists in your area². All PDP (in-network) dentists have agreed to offer you MetLife negotiated fees for all in-network services. This includes services not covered by your plan as well as services provided after the annual benefit maximum has been exceeded.

Freedom of Choice.

What if your dentist isn't in our network? With MetLife, you can go to the dentist you're most comfortable with and still receive benefits because we recognize you are more likely to go regularly when you trust who you're seeing. But with nearly 100,000 in-network dentist locations, there's a good chance your dentist is part of MetLife's PDP. Should you go on vacation or get transferred, you'll be able to find a dentist in our network — anywhere in the U.S. And, when you see an in-network dentist, you're assured of getting care from a professional who has passed a rigorous selection process and works according to some of the strictest guidelines in the industry.

Focus on Oral Health.

The right dental care is an essential part of good overall health. That's why we developed MetLife's Quality Initiative Program to promote good dental health. By providing dentists with access to research and information, they can stay abreast of the latest technologies and developments in oral health. Plus, the Program also provides you educational tools and resources to help in making better choices about your dental benefits and oral health.



Is your dentist in the MetLife Preferred Dentist Program (PDP)?

If your current dentist does not participate in the PDP, and you'd like to encourage him or her to apply for membership, tell your dentist to visit www.metdental.com or call **1-877-MET-DDS9** for an application. (The website and phone number are designed for use by dental professionals only.)

Please refer to the enclosed letter for information on how to find out if your dentist participates in the PDP.

Want to know if you or your family is at risk for dental disease?

Visit the dental education website at www.whymetlife.com/oralhealth for important tools and resources to help you become more informed about dental care, so you may maximize your plan benefits.

MetLife's Dental Advisory Council — the longest standing council of its kind³ — is vital to providing oversight to all elements of our Quality Initiative Programs. This prestigious group of experts, including practicing and academic dentists, plays an integral role in providing professional guidance and developing dentist and patient education.

Less Paperwork. Less Worries. More Service.

With MetLife, there's no paperwork if your dentist submits your claims for you. Your dentist can even get a pre-treatment estimate over the phone or via the Internet while you're in the dental office.

And any time you want to check coverage, claim status or history, or get a pre-treatment estimate you can get a quick answer from us via the Internet, fax or Customer Service Representative. Customer Service Representatives are available 24 hours a day by phone, fax and online, so you can get the information you want, when you want it and how it's most convenient for you.

MetLife Means Expertise.

MetLife has been offering dental insurance coverage for more than 45 years. So we have the knowledge and experience needed to provide a valuable dental benefit plan that can help people pay for dental services and provide the education they need to make informed choices about their oral health.

Don't delay! Take advantage of this important benefit offering — it's easy!

1. Refer to the enclosed Benefit Summary to review all of your dental benefit options.
2. Enroll **before the enrollment deadline**. Please refer to the enclosed letter for the enrollment deadline.
3. Smile! And feel confident knowing you've chosen a valuable dental program that could benefit you and your family's oral health.

To learn more about this valuable dental benefit program and enrollment instructions, refer to the enclosed letter for a toll-free phone number and website or contact your employer.

Why Having the Right Dental Coverage is Good for Your Health.

Maybe you have good oral health, but have you considered how unexpected dental problems can affect you or your family members? Or, maybe you have some type of dental coverage now, but the question is – is it enough?

Although much emphasis has been put on healthy living these days, you may not have thought to include your mouth as part of your health regimen. The fact is, more and more studies are finding links between your oral health and your overall health.

According to the U.S. Dept. of Health and Human Services, research has revealed an association between dental disease and a person's increased risk for systemic conditions⁴.

When you consider how dental problems can affect people of all ages — and how costly they can be to treat — you may want to carefully consider whether you have adequate dental coverage. With MetLife, you have access to dental benefit plans with easy-to-understand coverage and savings that extend to non-covered services².



¹ Source: 2006 MetLife Plan Participant Satisfaction Survey

² Savings from enrolling in a dental benefits plan will depend on various factors, including how often participants visit the dentist and the cost of services covered.

³ MetLife internal research of independent, commercial dental benefits carriers.

⁴ Source: U.S. Dept. of Health and Human Services. Oral Health in America: A Report of the Surgeon General — Executive Summary. Rockville, MD: U.S. Dept. of Health and Human Services, National Institute of Dental and Craniofacial Research, National Institutes of Health, 2000.



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