

## MetLife

# An expanded network for additional choice and savings

Discover more ways to help your business and your employees manage costs with the **PDP Plus** network.

PDP Plus features the greatest selection of network dentists that MetLife offers for our dental preferred provider plan. And of course, more choice and flexibility can mean more ways to stretch health care dollars — helping to control plan and out-of-pocket costs.

### Much more than a number

The PDP Plus network includes **more than 304,000 participating dentist access points**. But we all know that numbers are only part of the story when it comes to networks. That's why, as with both our networks, value was a key driver in developing PDP Plus.

We focused on delivering quality and promoting strong effective discounts — the mix of robust network discounts and in-network utilization that is the ultimate gauge of network performance.

Network development also included strategically identifying areas with opportunities for growth and concentrating on adding providers that your employees are likely to visit — providers who will help them lower their out-of-pocket costs and save on care.

### Value you and your employees can count on

The PDP Plus network has all the features to support better dental care and savings for you and your employees, including:

- A well-established selection process and rigorous credentialing standards.<sup>1</sup>
- Ongoing reviews of treatment patterns to ensure providers adhere to generally accepted industry standards of care.
- Dentist education and communication resources to help promote healthier, safer environments for patient care.

And all dentists who participate in the PDP Plus network agree to accept negotiated fees as payment in full for covered services.

- Typically, negotiated fees are 15–45% less than average charges in the same community.<sup>2</sup>
- When visiting participating dentists, negotiated fees may extend to non-covered services and services provided after plan maximums are exceeded.<sup>3</sup>

The PDP Plus network is standard for all fully insured employers.

### Finding a PDP Plus general dentist or specialist is easy.

Your employees can use the *Find a Dentist* feature on metlife.com, our mobile app or mobile website. They can call us, or they can log in to their secure member website at metlife.com/mybenefits.

Deliver more in-network options to your employees and help control your plan costs. Experience the PDP Plus network.

### For more information, contact your insurance broker, benefits consultant or MetLife representative today.

Like most group benefit 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 for complete details.

Group dental insurance policies featuring the MetLife Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166.

- <sup>1</sup> Certain providers may participate with MetLife through an agreement that MetLife has with a vendor. Providers available through a vendor are subject to the vendor's credentialing process and requirements, not MetLife's. If you should have any questions, contact MetLife Customer Service.
- <sup>2</sup> Based on internal analysis. Savings from enrolling in a dental benefits plan will depend on various factors, including the cost of the plan, how often participants visit the dentist and the cost of services rendered.
- <sup>3</sup> Negotiated fees for non-covered services may not apply in all states.

