

Make the most of your dental benefits with MetLife's digital tools

Let's face it, going to the dentist doesn't make most people's "favorite things to do" list. But MetLife's digital capabilities can help make your next dental visit easier.

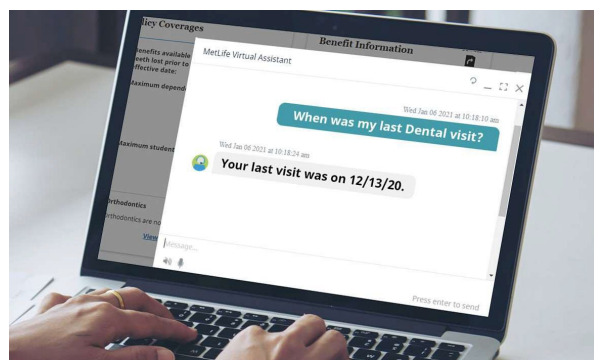


Now, you can find a dentist, schedule an appointment, review your coverage, and estimate future dental costs online—right from your smartphone, tablet, or desktop computer.

Meet your virtual dental assistants

MetLife's virtual dental assistant is a digital tool that makes accessing and using your MetLife PPO Dental benefits simple. Just log in to MyBenefits. The virtual assistant is available 24/7, ready to assist with common dental-related queries, such as:

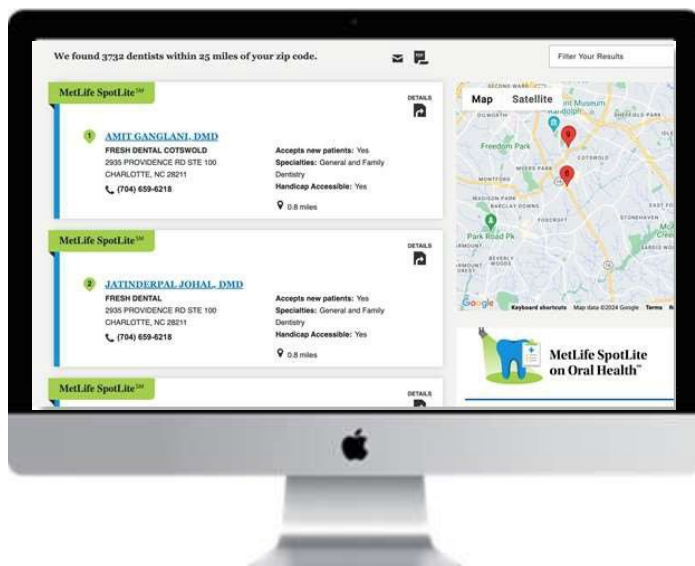
- Reviewing your coverage information
- Getting personalized estimates
- Viewing your claims



Find a dentist

Choosing a dentist is a big decision. That's why our "Find a Dentist" tool provides more than a list of nearby providers in MetLife's network of dentists.

- **MetLife SpotLite on Oral HealthSM**, 1: MetLife identifies general and pediatric dentists that focus on improved patient outcomes and awards them SpotLite designations based on CAMBRA² and DQA² evaluation protocols. Employees can locate SpotLite dentists through our Find a Dentist search engine.



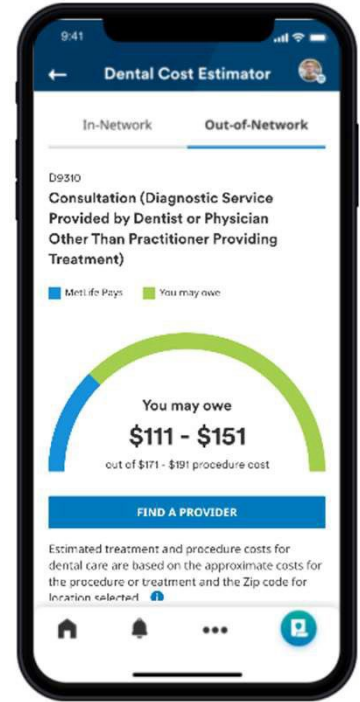
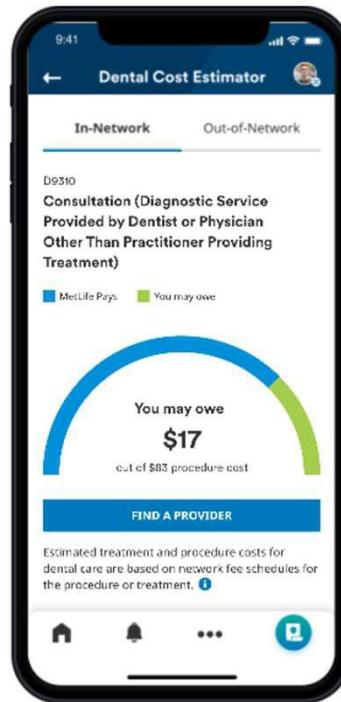
Estimate your costs

- With the Dental Procedure Fee Tool³, you can view personalized, plan-specific, and zip code-based cost estimates for most common procedures—as well as the deductibles, plan maximums, and frequency limitations that apply. Log in to MyBenefits or the mobile app for:
- “In-network” and “out-of-network” estimates
- Applicable deductibles
- Plan maximums and frequency limits



Go digital with MetLife Dental.

Log in to MyBenefits via your desktop or download the MetLife mobile app⁴ today or scan the below QR codes.



1. MetLife's SpotLite on Oral HealthSM is a special designation intended to identify certain PDP providers who have demonstrated a focus on improved health outcomes and have met qualifying criteria. This designation may be used by plan participants to find providers that better align with their healthcare needs. MetLife is not endorsing or otherwise recommending the use of a particular PDP provider.
2. CAMBRA (Caries Management by Risk Assessment) is an evidence-based dental protocol for preventing and treating cavities (caries). DQA (Dental Quality Alliance) is an organization founded by the American Dental Association to create performance measures for oral healthcare.
3. The Dental Procedure Fee Tool application is provided by an independent vendor. This tool does not provide the payment information used by MetLife when processing your claims. Prior to receiving services, pretreatment estimates through your dentist will provide the most accurate fee and payment information.
4. To use the MetLife mobile app, employees can choose to register at metlife.com/mybenefits from a computer or directly through the app. Certain features of the MetLife Mobile App are not available for all MetLife Dental Plans.

Like most group benefits programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. You may be financially responsible for copayments, deductibles, or any other amounts in excess of those MetLife is required to pay for covered services as described in your dental certificate and/or policy. Ask your MetLife representative for costs and complete details.

