Providing You and Your Employees with Affordable Alternatives
Dual Option Dental

Understanding that rising benefit costs mean employers face difficult decisions, Dual Option Dental from MetLife is designed to help employers manage the costs of their benefits program, without sacrificing quality.

MetLife’s Dual Option Dental gives you the choices you need to manage your dental benefit dollars. Choices you can pass along to your employees to help them choose the level of coverage that best fits their individual needs.

- **Available to groups with 25+ employees**
- **Plan Flexibility**: Multiple coinsurance, deductible, annual maximum, allocation of services, frequency/age limitations, out-of-network reimbursement and orthodontia options
- **Employer contribution**: Minimum of 50% of the premium for the low plan option for each employee.
- **Employee choice**: Employees have the option of “buying up” to added benefits offered by the high plan option. (MetLife requires minimum of 25% of total enrolled employees to enroll in the high plan option.)
- **Flexibility**: Employees can choose the level of coverage that best fits their needs and switch between plan options at policy anniversary.
- **Participating dentists agree to accept negotiated fees**: Typically 10-35% below the average charges in an area – lowering employee payments and plan costs. MetLife’s negotiated fees extend to all in-network services – even to non-covered services like cosmetics and adult orthodontia – and to services provided after the annual benefit maximum has been exceeded.
- **Claims processed quickly and accurately**: In 2006, 99% were processed within 10 business days with 99% accuracy.

A PPO-based plan design
No matter which level of coverage employees choose, they all have access to MetLife’s leading network of dentists – nearly 100,000 participating dentist locations, including more than 23,000 participating specialist locations, nationwide. And, like all MetLife dental plans, Dual Option Dental offers participants the freedom to choose any dentist – even if that dentist does not participate in the PPO. Employees may pay more out-of-pocket for the services of non-network dentists, but the choice remains theirs.

For more information about Dual Option Dental, contact your insurance broker, consultant or MetLife representative today.

1 Some plan options not available in certain states.
2 MetLife data as of year ending 2006. Like most group dental insurance policies, MetLife group policies contain certain exclusions, limitations, waiting periods and terms for keeping them in force. Please contact MetLife for details.