# Smile. Now you can have dental coverage that you take with you.

# MetLife TakeAlong Dental<sup>SM</sup> Insurance

Introducing MetLife TakeAlong Dental insurance, an individual dental policy that you take along with you through every life event you experience. So this could be the last time you'll have to enroll for dental coverage! Now there's something to make you smile!

### Two great programs to choose from:

### PPO

- Three benefit coverage levels to choose from: Low, Medium or High
- Flexibility to choose any licensed dentist, in or out of the network, and still receive benefits.
- In-network providers accept negotiated fees, which are typically 30-45% less than the average charges in the same area.<sup>1</sup>
- No referral needed for specialty care.
- Access to thousands of participating dental locations.

### Dental HMO/Managed Care<sup>2</sup>

- The DHMO program is under development and will be available soon to accept enrollments.
- Will be available to residents of California, Florida, New York and Texas.
- Two benefit coverage levels to choose from: Low or High.
- Pre-select a participating network dentist at time of enrollment.
- Broad network of carefully screened general dentists and specialists who provide dental care at a reduced cost.
- No waiting periods, claim forms, deductibles or annual maximums.

## Why get dental insurance?

Keeping your teeth healthy without a dental program can be expensive. Having the right dental coverage makes it easier to visit the dentist and helps lower your costs. That's where MetLife TakeAlong Dental comes in! It offers competitive pricing and great benefits today and in the future, providing you with continuous coverage.

### It's time to enroll

Find all the information you'll need in one convenient location at <u>metlifetakealongdental.com</u>. Learn more about the program, features and cost, then enroll for coverage for yourself and your dependents.

Enroll Online at metlifetakealongdental.com

Enroll by Phone 1-844-2METDEN (1-844-263-8336)

Your Referral Code AFSCMERetiree





# If you have any questions, please call MetLife at **1-844-2METDEN** or visit our website at **metlifetakealongdental.com**

MetLife TakeAlong Dental availability varies by state.

<sup>1</sup> Based on internal analysis by MetLife. Negotiated fees refer to the fees that participating dentists have agreed to accept as payment in full for covered services rendered by them, subject to any copayments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

<sup>2</sup> Dental Managed Care is used to refer to product designs that may differ by state of residence of the enrollee, including but not limited to: "Specialized Health Care Services Plans" in California; "Prepaid Limited Health Service Organizations" as described in Chapter 636 of the Florida statutes in Florida; and "Single Service Health Maintenance Organizations" in Texas. Dental Managed Care program benefits are provided by Metropolitan Life Insurance Company, a New York corporation, in NY. Dental HMO program benefits are provided by: SafeGuard Health Plans, Inc., a California corporation, in CA; SafeGuard Health Plans, Inc., a Florida corporation, in FL; and SafeGuard Health Plans, Inc., a Texas corporation, in TX. The Dental HMO/Managed Care companies are part of the MetLife family of companies.

Dental benefits are provided by Metropolitan Life Insurance Company (MetLife) or an affiliate of MetLife. Certain administrative services are provided by Careington BenefitSolutions (Careington), Frisco, TX. Careington is not affiliated with MetLife or its affiliates. In certain states, availability of the individual dental product is subject to regulatory approval. Like most benefits programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact MetLife for costs and complete details.

Vermont Residents: Any applicable waiting periods are limited to a maximum of 6 months. Once enrolled, this will be reflected in your policy.

For Colorado Residents: This policy DOES NOT include coverage of pediatric dental services as required under the Affordable Care Act. Coverage of pediatric dental services is available for purchase in the State of Colorado and can be purchased as a stand-alone plan. Please contact your insurance carrier, agent, or Connect for Health Colorado to purchase either a plan that includes pediatric dental coverage or an Exchange-qualified stand-alone dental plan that includes pediatric dental coverage.

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