



MetLife

Frequently Asked Questions for Fully Insured Plan Sponsors/Employers

The following document is intended to help answer any initial questions that fully insured plan sponsors may have regarding the new PDP Plus network that will support MetLife's preferred provider organization plan.

When will the PDP Plus network be available?

- The new network will launch January 1, 2013.

How many participating dentist access points does the PDP Plus network offer?

- The network features approximately 200,000 participating dentist access points nationwide.

Why did MetLife develop the PDP Plus network?

- The PDP Plus network was developed to improve consumer provider choice and access — we also concentrated on adding providers that enrollees are likely to visit. The goal was to deliver more network options to you and your enrollees, which can help lower out-of-pocket costs and better control plan costs.

Is there an additional cost to me as the plan sponsor for the new network?

- The PDP Plus network is standard for fully insured plans and made available to you with no upfront cost or change to premium rate. Claims savings and charges associated with certain network arrangements will be reflected in future renewals. It is expected that the savings will positively affect the plan sponsor's claims experience.

Is there an additional cost to my enrollees for the new network?

- No. The new PDP Plus network will not have an impact on enrollees' plan rates.

What are the quality standards for the PDP Plus network?

- PDP Plus maintains the quality you've come to expect from MetLife. All participating dentists undergo a well-established selection process and must meet rigorous credentialing standards.¹ Further, upfront and ongoing reviews of treatment patterns help ensure providers adhere to generally accepted industry standards of care.
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What is the difference between the PDP and PDP Plus networks?

- PDP Plus has about 12,000 more providers than the PDP network.

What is the benefit of the new network to me as the plan sponsor?

- The PDP Plus network features the greatest selection of network dentists that MetLife has to offer for our dental preferred provider plan. More in-network options may better control plan costs and help enrollees lower out-of-pocket costs. Greater choice and flexibility can also help promote enrollee satisfaction.

What is the benefit of the new network to my enrollees?

- Through the PDP Plus network, your enrollees will have access to more participating dentists. More choices mean it's easier than ever for them to get the dental care they need, while saving money and maintaining their oral health.

How will my enrollees be informed?

- In November, materials and communication templates will be available to help you announce the new network to your enrollees at www.PDPPlusnetwork.com. All service portals, including the *Find a Dentist* tool, will be updated as of January 1, 2013, to reflect the PDP Plus network. Help features will also be added to our websites and caller Interactive Voice Response (IVR) system to make enrollees aware of the PDP Plus network when they call.

How will my enrollees find dentists participating in the PDP Plus network?

- Beginning January 1, 2013, enrollees will be able to search for dentists participating in the PDP Plus network via the IVR or the *Find a Dentist* tool, which they can access through www.metlife.com/mybenefits or www.metlife.com/dental.

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.

¹ 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.

The MetLife logo consists of the word "MetLife" in a bold, blue, sans-serif font. The "M" and "L" are significantly larger than the other letters, and the "i" has a dot.

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