

Dental coverage is an important part of your personal health plan — it can protect you and your family from expensive and unforeseen dental care.

Hello City of Haverhill employee:

We are pleased to announce that the City of Haverhill has chosen MetLife as the new provider of your dental benefits. This change took effect on July 1, 2018.

MetLife's Dental benefits can help you get the protection you need in maintaining your oral and overall health while making it easier and more affordable to see your dentist regularly. Whether or not you currently participate in your employer's dental benefits program, now is a good time to consider your dental benefit needs for this year.

Why MetLife. Get service and support for a healthier smile and a healthier you. With MetLife, you'll enjoy:

- **Large Network** with freedom to visit any dentist.
 - ✓ One of the largest dental PPO networks, so there's a good chance your dentist is part of MetLife's Preferred Dentist Program. To find a participating dentist or see if your dentist is participating, you may go to our website at www.metlife.com/mybenefits or www.metlife.com/dental.
- **Additional savings**¹ when you visit a participating dentist.
 - ✓ Network negotiated fees are typically 30-45% less than the average fees charged by dentists in the same community.²
 - ✓ Network negotiated fees apply to covered services.
- **Service** where and when you want it.
 - ✓ Access to your personal plan information is available 24/7³ online via a secure member website or through the phone interactive voice response system (IVR), or during business hours from a Customer Service Representative.
 - ✓ No paperwork, in- or out-of-network, if your dentist submits your claims for you.
- **Educational tools and resources** to help you and your dentists make more informed choices.
- Learn about specific procedures or oral health topics or take a dental risk assessment on MetLife's Oral Health Library at www.metlife.com/dental.

Transition Tips: If you participated in the City of Haverhill's previous dental benefits plan, you should:

Notify Your Dentist. When making your next dental visit, notify the dental office of your new dental plan with MetLife. Please note, MetLife's plan does not require an ID Card as dental offices can access your plan eligibility and benefit information online via our Dental Office website, through our phone IVR or directly through a Customer Service Representative.

Understanding Dental Work-in-Progress. If you had treatment that started before July 1, 2018, but was not completed by the July 1, 2018 effective date of the Metlife plan, please refer to your prior carrier Certificate/Summary Plan Description or contact your plan administrator for details on how to submit your claim.

Learn More About Your Benefits: To view an ID card, review your current policy documents, or locate dental claim forms please visit www.metlife.com/mybenefits and type in City of Haverhill to register or login.

We look forward to the opportunity to provide your dental insurance.

Sincerely,

MetLife

¹ 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.

² Based on internal analysis by MetLife. Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for covered services, subject to any copayments, deductibles, cost sharing and benefit maximums. Negotiated fees are subject to change.

³ Transactions are processed in "real-time" except when the systems are undergoing scheduled or unscheduled maintenance or interruption.

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.



Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166
L1017499371[exp1018][All States][DC, GU, MP, PR, VI] © 2017 METLIFE, INC.