

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

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

Introducing **MetLife TakeAlong Dental**. TakeAlong Dental offers an individual dental policy or a non-insurance discount dental program. In either case, you can take these benefits along with you through every life event you experience. So this could be the last time you'll have to enroll for dental. Now there's something to make you smile!

### Three great programs to choose from:

PPO	Dental HMO/Managed Care <sup>3</sup>	MetLife Discount Dental <sup>4</sup>
<ul style="list-style-type: none"><li>• Three benefit coverage levels to choose from: Low, Medium or High.</li><li>• Flexibility to choose any licensed dentist, in or out of the network, and still receive benefits.<sup>1</sup></li><li>• In-network providers accept negotiated fees, which are typically 30% – 45% less than the average charges in the same area.<sup>2</sup></li><li>• No referral needed for specialty care.</li><li>• Access to thousands of participating dental locations.</li></ul>	<ul style="list-style-type: none"><li>• Available to residents of California, Florida, New York and Texas.</li><li>• Two benefit coverage levels to choose from: Low or High.</li><li>• Pre-select a dentist at time of enrollment, who participates in the network.</li><li>• Broad network of carefully screened general dentists and specialists who provide dental care at a reduced cost.</li><li>• No waiting periods, claim forms, deductibles or annual maximums.</li></ul>	<ul style="list-style-type: none"><li>• This is a discount program and is not insurance.</li><li>• Discount program for dental services from a nationwide network.</li><li>• Save 5% to 50% on most dental procedures.</li><li>• 5% to 20% savings on orthodontics including braces and retainers.</li><li>• 5% to 20% reduction on specialist's fees.</li><li>• Cosmetic dentistry included.</li><li>• You may visit any dentist participating in the plan.</li><li>• Not available in Washington, Utah and Vermont.</li></ul>

### Why get dental?

Keeping your teeth healthy without a dental program can be expensive. Having the right dental benefits 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.

### It's time to enroll

Find all the information you'll need in one convenient location at [metlifetakealongdental.com](http://metlifetakealongdental.com). Learn more about the program, features and cost, then enroll for coverage for yourself and your dependents.

<b>Enroll online</b> <a href="http://metlifetakealongdental.com">metlifetakealongdental.com</a>	<b>Enroll by phone</b> 1-844-2METDEN (1-844-263-8336)	<b>Your referral code</b> RMTADSOUTH
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If you have any questions, please call MetLife at 1-844-2METDEN or visit our website at [metlifetakealongdental.com](http://metlifetakealongdental.com)



Navigating life together

MetLife TakeAlong Dental availability varies by state.

1. Your out-of-pocket expenses are usually less if you visit an in-network dentist.
2. 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.
3. DHMO 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 and "Dental Plan Organizations" as described in the Dental Plan Organization Act in New Jersey. 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, and MetLife Health Plans, Inc., a Delaware corporation and Metropolitan Life Insurance Company, a New York corporation in NJ. The Dental HMO/Managed Care companies are part of the MetLife family of companies.
4. **DISCLOSURE: THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance.** This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is available at [www.metlifetakealongdental.com](http://www.metlifetakealongdental.com). A written list of participating providers is available upon request. You may cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone [\(800\) 441-0380](tel:8004410380).

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Dental benefits are provided by Metropolitan Life Insurance Company (MetLife) or an affiliate of MetLife. Certain administrative services are provided by Careington Benefit Solutions (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. MetLife Discount Dental Program is provided through Careington International Corporation, Frisco, TX. Careington International Corporation is not affiliated with MetLife or its affiliates.

Vermont Residents: Any applicable waiting periods are limited to a maximum of 6 months. Once enrolled, this will be reflected in your policy. For Maine residents, waiting periods do not apply to children under 19 years of age. 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.

