

# The MetLife® Preferred Dentist Program



## Do You Expect Enough from a Dental Network?

Freedom of choice, big national networks, deep provider discounts, and reputable service—these dental PPO features have become standard in the industry. But what's the benefit? At MetLife, we maintain that these alone do not generate program value. In fact, we contend that if this is all that you expect from your dental program, it's not enough.

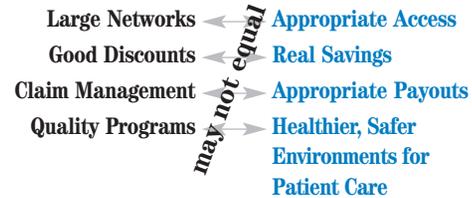
The MetLife Preferred Dentist Program (PDP) goes beyond these standard features to ensure that your employees receive the maximum value from your dental benefits investment. Our commitment to dental benefits is how we continue to strengthen our position as the largest commercial dental benefits administrator in the U.S.,<sup>1</sup> servicing over 20 million people.<sup>2</sup>

## What's the Point of a Dental Network?

The network is the heart of a managed dental benefits program. To be effective, MetLife believes that a network must accomplish three essential things:

- Lower benefit plan costs
- Increase plan participant satisfaction
- Promote a healthier, safer environment for patient care

When managed dental benefit programs are evaluated, many focus on the numbers alone—network access and projected plan cost—as the key features of the program. But without an in-depth evaluation of how the various parts of a dental benefits program are integrated to deliver value, a big part of the equation is missing.



## MetLife's PDP: A Cut Above

What distinguishes MetLife's PDP is our approach to building and maintaining a strong, stable network. With a focus on size, discounts, claim management, and quality programs,

MetLife creates additional value by enhancing the dentist's practice—through education and technology. This focus affords us the ability to:

- Grow our network
- Maintain strong discounts
- Promote stability

We begin by growing our network through development strategies that target the "right" dentists, based on treatment patterns. Our well-established selection and retention program maintains rigorous credentialing standards, including monitoring of dentists' practice patterns, so network discounts can be realized by the plan and its participants. Then, we promote value-added services to improve office efficiencies and dentist-patient-carrier communication.

At MetLife, our commitment to excellence focuses on all stakeholders—*employers, participants and dentists*—through cutting-edge technology and a well-defined Quality Initiatives Program. This has helped make us a driving force in the dental benefits industry.



Many dental PPOs boast large networks with deep discounts, but what truly equates to plan value and customer satisfaction are "real" savings, memorable service, and well-defined quality programs.

## More than Just Size, Thought-Leadership

Compared to medical, dentistry is limited in evidence-based treatment protocols and research funding. This industry challenge creates a compelling need for carriers to take a proactive role in supporting research and preparing for dynamic changes.

The MetLife Quality Initiatives Program (QIP), a cornerstone of our dental program since 1995, focuses on the education of all dentists, not just participating PDP dentists, to help improve the oral health of patients. We introduce dentists to industry best practices and continuing education materials targeting office enhancements. Through this effort, we are taking a proactive role in helping to narrow the gap between what is known and what is practiced.

Since its inception, the QIP has established an unparalleled commitment to quality. A demonstration of this commitment is the success of the MetLife Quality Resource Guides and Multi-Language Health History Forms<sup>3</sup>—resources that promote dental best practices and help to improve communication with patients. These materials have been made available to practicing dentists, as well as many dental schools across the country—with a number of schools using the Guides as part of their curriculum.



**MetLife® Group Dental**

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<sup>1</sup>MetLife Market Research, December 31, 2003.

<sup>2</sup>MetLife Data as of February 2004.

<sup>3</sup>The MetLife Multi-Language Health History Forms were developed in conjunction with the University of the Pacific School of Dentistry.



# Differentiating the MetLife® Preferred Dentist Program

*Our goal is to help improve dental practices through education and technology, so dentists are better for being a part of our program.*



<sup>4</sup>As compared to non-network dental benefit programs.

<sup>5</sup>MetLife data as of year-end 2003.

<sup>6</sup>MetLife data December 31, 2000 through December 31, 2003.

<sup>7</sup>As of the printing of this brochure, March 2004.

## Advantages for the Employer – Lowering<sup>4</sup> Benefit Plan Costs

### Strong Network Savings

- In 2003, MetLife's PPO network discounts and claim review system saved approximately \$720 million.<sup>5</sup>
- The number of dentists participating in MetLife's PPO network has increased more than 43% over the last three years.<sup>6</sup>

- **Selection & Retention Program**—Not just any dentist is accepted into MetLife's PDP network. Selection includes up-front and ongoing monitoring of treatment patterns to help select and retain dentists who demonstrate appropriate patterns of care for patients.
- **Strategic Network Growth**—Strategies designed to address rapidly changing dentist demographics. Our dedicated network development team executes rural and specialty strategies as well as customer-specific strategies.
- **Strong Discounts**—In-network discounts typically 10%–35% below community average charges.
- **Focused & Professional Claim Review**—Managing costs through technology, identification and education of dentists with treatment patterns outside of geographic norms, and over 110 licensed dentists who review select claims, approximately 6%, for appropriateness and necessity.
- **Claim Monitoring**—Sophisticated software designed to detect claims from both participating and non-participating dentists that may be unbundled, billed incorrectly, or potentially fraudulent.

## Advantages for the Participant – Increased Satisfaction and Savings

### Lower<sup>4</sup> Out-of-Pocket Costs & a Memorable Service Experience

- In 2003, 94% of participants were satisfied with the MetLife PDP.<sup>5</sup>
- In 2003, network turnover was 1.48%, leading to less disruption for participants.<sup>5</sup>

- **Discounts on Non-Covered Services**—We extend our discounted fees to all in-network services, covered or not covered under the benefit plan, such as implants, orthodontia, or cosmetic procedures.
- **Multi-Channel Service Approach**—Technology (Internet, phone and fax) offering real-time access to eligibility and benefit information, claim status, and pretreatment estimates while the patient is in the dentist's office. This approach allows our trained customer service representatives to focus on more complex inquiries.
- **Dentists' Services Focused on the Patient**—Enabling participants to benefit from MetLife's service experience by extending our dental office servicing options to both participating and non-participating dentists.
- **Patient Education**—Online and printed communications designed to help participants be better consumers of dental benefits, such as patient risk assessments and information on how to get the most from their dental benefit plans.

## Advantages for the Dentist – Promoting Healthier, Safer Environments for Patient Care

### Making It Easier for Dentists to Improve Their Practices & Communicate with Patients

- MetLife is the only commercial dental insurer whose educational offerings are currently approved for the American Dental Association's (ADA) Continuing Education Recognition Program (CERP).<sup>7</sup>
- MetLife's pilot study of risk-based prevention was published in the September 2003 issue of the Journal of the American Dental Association.

- **Quality Initiatives Program**—A program that takes a multi-faceted approach towards promoting quality through education and assists dentists in enhancing the quality of care for *all* patients.
- **Dental Advisory Council (DAC)**—Founded in 1995, MetLife's DAC is made up of highly respected academic and practicing dentists and corporate benefits representatives who act as a conduit to the dental profession and provides oversight to all elements of the Quality Initiatives Program.
- **MetLife Self-Assessment & Consultation Program**—Ongoing dental office assessment and consultation to identify and promote "best practices."
- **Value-Added Services**—Dental office services that help foster a memorable end-to-end service experience through office efficiencies and communication, including multi-channel capabilities for patient information and transactions, dental office manuals, Quality Resource Guides, Multi-Language Health History Forms, the PDP Update (our dental practice newsletter), and dentist and patient satisfaction surveys.