



MetLife Dental – Exciting changes effective January 1, 2008!

We are excited to announce three important changes to the MetLife dental program!

- Premiums have been reduced by approximately 5%. Remember, premiums are deducted on a pre-tax basis.
- The in-network maximum benefit will increase by \$500 per member per year –from \$750 to \$1250 for Plan Option 1 (*Basic*) and from \$1,000 to \$1,500 for Plan Option 2 (*Comprehensive*).
- Composite resin fillings will be covered at no additional charge.

Dental Benefits – healthy benefits for you and your budget

When you consider how important good oral health is to your overall health, your need for good dental benefits cannot be ignored. Our group plan, which features the MetLife Preferred Dentist Program (PDP), helps cushion your budget against unexpected dental expenses. When you visit a MetLife PDP dentist or specialist, you can save as much as 10%-35% on the average charges for same or similar services in your area. Please see examples in the enclosed Plan Overview. The plan includes coverage for both routine procedures (*under the Basic Plan*) and complex procedures (*under the Comprehensive Plan*).

It's easy to get the dental benefits that may help you maintain healthy teeth and gums. Here's what you do:

- **If you are already enrolled and do not need to make any changes, there is no need to respond.**
- **Review your enclosed Dental Benefits Guide**
Your guide contains details on the MetLife Preferred Dentist Program (PDP) and the features available to you and your family.
- To learn more about this valuable dental benefits program, visit www.metlife.com/mybenefits or call 1-800-GET-MET8
- If you are not currently enrolled, and want to take advantage of this benefit, complete the enclosed enrollment form.

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