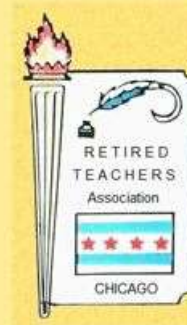


The  
**Retired Teachers  
Association**  
of  
**Chicago**



Presents the 2020 Virtual Seminar Series  
Via  
*Zoom*



# Retired Teachers Association of Chicago

MetLife Dental Insurance & Vision Discount Plan



ADF# D2277.19

L1019518873[exp1020][All States]  
Metropolitan Life Insurance Company, New York, NY 10166 © 2019 MSS

# MetLife is a trusted leader in dental benefits

MetLife is the largest commercial dental carrier<sup>1</sup>

**20+ million**

individuals covered<sup>2</sup>

**46** of the top 100

FORTUNE 500<sup>®3</sup>

**96%**

of plan participants are satisfied with the MetLife Preferred Dentist Program<sup>4</sup>



**MetLife offers the largest** solely owned national PPO Dental network in the market<sup>5</sup>



**A single national service model** for all coverages

<sup>1</sup>LIMRA data, based on enrolled lives as of December 2017.

<sup>2</sup>MetLife data as of December 2017.

<sup>3</sup>2018 MetLife Market Research, FORTUNE 500<sup>®</sup>, April 2018. FORTUNE 500<sup>®</sup> is a registered trademark of FORTUNE<sup>®</sup> magazine, a division of Time, Inc.

<sup>4</sup>MetLife Dental Plan Participant Satisfaction Study and Dental Practice Satisfaction Benchmarking Study, year-end 2016.

<sup>5</sup>The Ignition Group 2017 data.

# Why Dental Insurance is Important



Visits to the dentist can be expensive. From preventive care to major services, dental insurance is a smart way to protect your smile and your pocketbook.



Smiles are free, but they are worth a lot

Staying on top of your care is the key to preventing costly problems that can add up.

**Know what your plan covers...** Dental insurance pays a portion of the costs associated with dental care. Different plans pay different percentages for procedures across these 3 standard service types.

## Preventive Care\*



for example  
**cleanings, x-rays and exams**

\*Subject to frequency limits.

## Basic Care



for example  
**fillings and extractions**

## Major Care



for example  
**bridges, crowns and dentures**

## How it works

While eating dinner one evening, Katie bites down and breaks a crown. The next day, Katie visits her dentist, who participates in the MetLife network.

The going rate for a crown in her area is about **\$1,462**.<sup>1</sup> But since Katie's participating dentist has agreed to provide the service for **\$680** for covered MetLife enrollees, and Katie's plan covers 50% for this type of procedure, Katie's out-of-pocket costs are only **\$340**, that's a savings of **\$1,122!**

### Dentists' usual fee<sup>1</sup>

**\$1,462**

### Charge by MetLife participating dentist

**\$680**

### Katie's out-of-pocket costs

**\$340**



Depending on the fees her dentist normally charges, this bill could have cost Katie over a thousand dollars. By using a participating dentist, Katie maximizes her plan benefits and pays less than a quarter of the typical cost.

# Oral Health Matters



## Visiting the dentist regularly is important

- Many systemic diseases (like Diabetes, Anemia, Liver Disease, Crohns, Ulcerative Colitis, Leukemia and Lymphoma) can first be detected through oral manifestation.<sup>1</sup>
- The American Cancer Society's most recent estimates for oral cavity and oropharyngeal cancers in the United States for 2018: 51,540 people will get oral cavity or oropharyngeal cancer (more than liver, stomach, ovarian, cervical and other diagnoses). From 2007 to 2013 there was a 65% – 5 year survival rate.<sup>2</sup>
- More than 90% of all diseases produce oral signs and symptoms.<sup>3</sup>



## Periodontal disease has meaningful health implications

- 47.2% of adults have some form of periodontitis by age 30.<sup>4</sup>
  - Periodontal (gum) disease is more common in people with diabetes. Persons with poorly controlled diabetes were nearly 3x more likely to have severe periodontitis than those without diabetes.<sup>5</sup>

## MetLife is committed:

- To promote oral health improvements
- To educate participants and dentists
- To drive health-positive behaviors
- To provide thoughtful, ongoing reporting and analysis
- To coordinate more robust health care interventions and analysis with vendors
- To leverage dental as a vehicle to promote overall well being

### Footnotes:

1 Systemic Disease Manifestations in the Oral Cavity, Geraldine N. Urse, DO, FACOPP. Osteopathic Family Physician, Volume 6, No. 3, May/June 2014, pages 16-21. <https://ofpjournal.com/index.php/ofp/article/view/20>, accessed 02/21/2019/.

2 Cancer Facts and Figures 2015, American Cancer Society, [https://cancerstatisticscenter.cancer.org/?\\_ga=2.139848819.1768896036.1520013141-2119312434.1520013141#/](https://cancerstatisticscenter.cancer.org/?_ga=2.139848819.1768896036.1520013141-2119312434.1520013141#/) accessed March 2, 2018.

3 The Importance of Oral Health to Overall Health, Academy of General Dentistry, Chicago, IL, January 2012. <http://www.knowyourteeth.com/infobites/abc/article/?abc=T&iid=320&aid=1289>. Accessed 02/21/2019.

4 CDC: HALF OF AMERICAN ADULTS HAVE PERIODONTAL DISEASE, American Academy of Periodontology, <https://www.perio.org/consumer/cdc-study.htm>, accessed 2/21/2019.

5 Centers for Disease Control and Prevention. National diabetes fact sheet: national estimates and general information on diabetes and prediabetes in the United States, 2011. Atlanta, GA: U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, 2011. [https://www.cdc.gov/diabetes/pubs/pdf/ndfs\\_2011.pdf](https://www.cdc.gov/diabetes/pubs/pdf/ndfs_2011.pdf) accessed 02/21/2019.

# RTAC Dental Options

- ✓ **As a member of RTAC, you can enroll in the Metlife Dental program in any month of the year. This is a unique contract provision for RTAC members.**
- ✓ **You have the choice between a high and a low plan. Plan details are on the next slide.**
- ✓ **Call RTAC to enroll at 312-750-1522**
- ✓ **Payment is collected on a semi-annual (twice per year) basis and is pro-rated upon the month of enrollment. Billing for the first cycle (December through May) is sent in November and for the second cycle (June through November) is sent in May. Access to RTAC's Metlife Dental Program requires that you maintain your RTAC membership.**

# Dental High Plan Summary



High Plan		
In Network		Out of Network
Deductible	\$50/\$150 Family	\$50/\$150 Family
Preventive (Type A Services)	100%	100%
Basic Service (Type B Services)	80%	50%
Major Service (Type C Services)	50%	50%
Annual Maximum	\$1,250	\$1,000

***Bridgework, Inlays, Onlays, Crowns, Dentures, Implants Covered at 50%***

Costs - Paid 2X Per Year	
Single	\$318.30
Single + 1 Dependent	\$634.56
Single + Family	\$1,079.46



# Dental Low Plan Summary



Low Plan		
In Network		Out of Network
Deductible	\$50/\$150 Family	\$100/\$300 Family
Preventive (Type A Services)	100%	100%
Basic Service (Type B Services)	80%	80%
Major Service (Type C Services)	0%	0%
Annual Maximum	\$1,250	\$1,000

Costs - Paid 2X Per Year	
Single	\$147.66
Single + 1 Dependent	\$287.88
Single + Family	\$394.02

***Highlighted fields differ from the high plan***



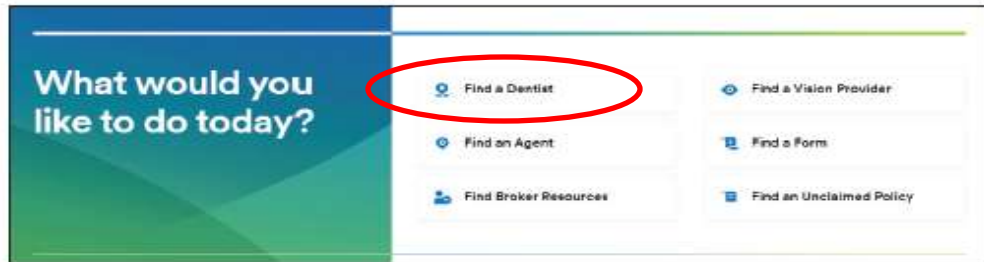
# How to Find a Dentist



**Step 1:**  
Go to metlife.com

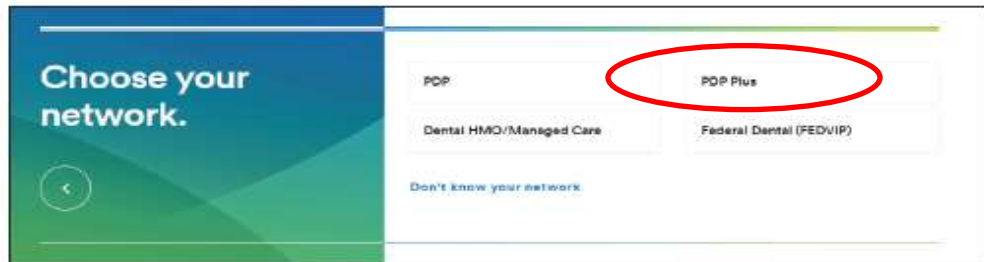


**Step 2:**  
Select "Find a  
Dentist" next to  
"What would you  
like to do today?"



**Step 3:**  
Select "PDP/  
PDP Plus" next to  
"Choose your  
network."

Enter your Zip, City or State and select the "Find a Dentist" button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.



# MetLife Vision Discount Program

**MetLife VisionAccess** is a discount program that helps you save and stay on top of your care. You get great discounts that couldn't be easier to use — just visit one of the thousands of participating private practice ophthalmologists and optometrists.



## What you get is clear:

- Discounts on glasses and frames
- Lower costs for laser vision correction
- A broad choice of quality providers
- No enrollment or claim forms

Using your discount is simple. Just provide your program code, **MET2020**, when making an appointment or receiving services or materials. And remember, you'll need to visit a participating private practice to take advantage of the program.

# How to Find a Vision Provider



**Step 1:**  
Go to [metlife.com](https://metlife.com)



**Step 2:**  
Select "Find a Vision Provider" next to "What would you like to do today?"



**Step 3:**  
Select your vision plan next to "Choose your network."  
Enter your Zip, City or State and select the "Find a Vision Provider" button.

The first screenshot shows the MetLife website's main menu. The text "What would you like to do today?" is displayed on the left. On the right, there are five buttons: "Find a Dentist", "Find a Vision Provider" (circled in red), "Find an Agent", "Find a Form", and "Find Broker Resources". Below these is a button for "Find an Unclaimed Policy".

The second screenshot shows the "Choose your network." screen. On the left, there is a circular arrow icon. On the right, there are three buttons: "MetLife Vision PPO", "MetLife VisionAccess" (circled in red), and "SafeGuard Vision". Below these is a link that says "Don't know your network".

**Select "MetLife VisionAccess" in the choose your network prompt**

