

Facts & Stats

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

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.

Did you know?

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.

Know what your plan covers...



Preventative care*
cleanings and exams



Basic care
X-rays and fillings



Major care
crowns and root canals

Consider this:

While eating dinner, Katie bites down and breaks a crown. The next day, she visits her dentist in the MetLife network. A crown in her area is about **\$1,462**.¹ Since Katie's participating dentist agreed to charge **\$680** for covered MetLife enrollees, and her plan covers 50% for this procedure, her out-of-pocket costs are only **\$340**. That's a savings of **\$1,122**! Depending on what her dentist normally charges, this could have cost Katie over a thousand dollars. By using a participating dentist, she maximizes her benefits and pays less than a quarter of the typical cost.²



Have other questions?

1.800.882.5707

Call to talk with a benefits consultant.

Enroll today by going to **ausacoverage.com/DentalInsurance**. For added convenience, MetLife's mobile app⁵ is available on the iTunes® App Store and Google Play. After downloading, you can use it to find a dentist, view your claims, access your ID card, and more.

What you need to know about dental [PPO] coverage:

- Flexibility to go to any dentist — in or out of the network.³
- Access to thousands of participating dental locations across the U.S.
- Take advantage of negotiated fees that are typically 30-45% less than average charges in the same area.⁴

Dental PPO Benefits

Opportunity to reduce your out-of-pocket costs for dental check-ups and procedures.



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UNITED STATES ARMY**

*Subject to frequency limits.

1. Based on MetLife data for a crown (D2740) in ZIP code 19151. This cost reflects the 80th percentile Reasonable and Customary (R&C) fee. R&C fees refer to the Reasonable and Customary charge, which is based on the lowest of 1) the dentist's actual charge, 2) the dentist's usual charge for the same or similar services or 3) the usual charge of most dentists in the same geographic area for the same or similar services as determined by MetLife. This example is used for informational purposes only. Fees in your area may be different.
2. This is an example and is for illustrative purposes only.
3. If you visit an out-of-network dentist, your out-of-pocket costs may be greater.
4. Based on MetLife data. Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for covered services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.
5. Certain features of MetLife Mobile App are not available for MetLife Dental Plans.

Like most group benefit 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 or your plan administrator for costs and complete details.

