



# Introducing TRS-Care Dental Insured by MetLife

## Benefits that will keep you smiling with confidence

TRS-Care Dental insured by MetLife offers comprehensive coverage for services and procedures that matter to you. From routine exams and basic diagnostic services, to implants, crowns, dentures and more, this plan aims to protect your health, smile and family budget.<sup>1</sup>

### TRS-Care Dental offers:



#### Extensive provider network

MetLife’s dental network has over 133,000 licensed dentists in more than 475,000 locations nationwide.<sup>2</sup>



#### Flexibility to see any dentist

This plan gives you the flexibility to visit providers in or out-of-network.



#### Cost savings

Preventive care covered at 100% — includes in-network cleanings, preventive X-rays and oral exams.<sup>3</sup> You can save up to 35-50% off dentist list prices.<sup>4</sup>

Enroll yourself and your qualified dependents.

Enrollment dates:  
Oct. 1 – Dec. 7, 2024

For more information visit [metlife.com/trs-caredental](https://www.metlife.com/trs-caredental)

or scan the QR code



#### Did you know?

You don’t need to be enrolled in a TRS-Care health plan to enroll in TRS-Care Dental.

### Here’s an example of how TRS-Care Dental could work for you:

While eating dinner, Kathy bit down and broke her crown. In Kathy’s neighborhood, a crown costs about \$1,454.<sup>5</sup> Kathy’s in-network dentist agreed to charge dental plan enrollees \$895 for a crown. The dental plan covers 50% of the cost after you meet the deductible. Kathy’s out-of-pocket costs are only \$447.50. **That’s a savings of \$1,006.50!** By using an in-network dentist, Kathy maximized her benefits and paid less than a third of the typical cost without dental insurance.<sup>6</sup>

\$1,454

Dentists’ usual fee<sup>6</sup>

\$895

Charge by in-network dentist

\$447.50

Kathy’s out-of-pocket costs



## Additional value that will keep you smiling



### Virtual Dental Care<sup>7</sup> (available 24/7)

MetLife has partnered with **Virtual Dental Care** to provide a network of virtual dentists who you can see through a video call when you're in pain or unable to visit a dentist in person.

- Visual consult or exam
- Prescriptions for antibiotics or pain
- Evaluation to prioritize care
- Referrals to in-network providers



### Convenient mobile app<sup>8</sup>

for plan and cost information, claims, ID cards and online appointments.



### Estimate your dental costs

Whether you're budgeting for regular dental checkups, need to fill a cavity or replace a crown, **MetLife's Dental Cost Estimator<sup>9</sup>** tool makes planning your care — and stretching your health care dollars — simple.



### International Dental Travel Assistance program<sup>10</sup>

International assistance tied to your out-of-network benefits, including:

- 24/7 help in multiple languages
- Access to dental providers in about 200 countries
- Toll-free calling within the U.S., or collect calling outside the U.S.

## Get rewards for healthy behaviors through the Incentive Provision

Rewards are personalized, enabling each member to qualify and earn the incentive for future years by completing preventive dental care visits.

Annual Maximum Benefit	Annual Incentive Provision	New Annual Maximum For Qualifying Members
Year 1: \$1,500	Members who receive 2 exams and cleanings in a plan year will earn a permanent increase of \$250 to their annual maximum starting the following year (capped at \$500).	Year 2: \$1,750 Year 3: \$2,000

*If a member does not meet the qualifying criteria in a given year, their annual maximum will stay the same as their prior year's amount.*



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### Questions?

Call 1-855-488-0522

7:00 a.m. – 10:00 p.m. CST, Monday – Friday

1. Your actual savings from enrolling in a dental plan will depend on various factors, including the plans chosen, plan premiums, the number of visits to a dentist your family makes per year, and the cost of services and materials received. Be sure to review the Schedule of Benefits for the plan's specific benefits and other important details.
2. Based on MetLife internal contracting system analysis as of January 2024.
3. Subject to frequency limitations.
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. These hypothetical in-network savings examples are based on average charges in 78701 ZIP code, for procedure codes D1110, D0210, D2391, D3330 and D2740. This example is used for informational purposes only. Fees in your area may be different. Example assumes any deductible has been met and the annual maximum benefit has not been reached. Actual costs and savings may vary and are subject to any co-payments, deductibles, cost sharing and benefits maximums.
6. This is a hypothetical example and does not represent a specific individual's experience. Your actual experience and results may differ.
7. Dental benefits are provided by Metropolitan Life Insurance Company (MetLife). Virtual dental services are provided by Teledentistry Network, Inc. (TNI). Dental.com(Website) is developed, provided, and maintained by TNI and not MetLife. Use of the Website is subject to all the terms and conditions stated therein. TNI is not affiliated with MetLife or its affiliates.
8. The MetLife Mobile App is available on the App Store and Google Play. To use the MetLife mobile app, members can choose to register at [metlife.com/mybenefits](https://metlife.com/mybenefits) from a computer or directly through the app.
9. This tool is provided by an independent vendor. This tool does not provide the payment information used by MetLife when processing your claims. Prior to receiving services, pretreatment estimates through your dentist will provide the most accurate fee and payment information. MetLife Online Services capabilities may vary by product and may not be available to all customers. Please contact your MetLife representative for more information.
10. AXA Assistance USA, Inc. provides dental referral services only. AXA Assistance is not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance or services provided by MetLife. Referral services are not available in all locations.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact MetLife for complete details.

