

# CALIFORNIA ASSOCIATION OF REALTORS®

MetLife's Dental Incentive Provision encourages preventive care. (Effective 1/1/2024)

## Incentives To Keep.

Once higher benefits are earned, members can enjoy them for as long as they're enrolled in the plan.

MetLife believes that regular dental visits are so important to one's overall health that they deserve to be rewarded. How? By increasing annual maximums and/or coinsurance percentages, and/or by reducing deductibles. All of which are benefits of offering members an Incentive Provision to their dental plans.

- Rewards are personalized, enabling each eligible member and their dependents to qualify and earn the incentive based on their preventive dental care visits during the previous year.
- Based on dental claims paid the previous year, richer benefits are given over time to members and enrolled family members who may need more care in the future.
- Benefits increase for up to three years giving members additional incentive to remain in the plan.
- With the Incentive Provision included in your plan, members can start earning incentives for use in the following year and they automatically renew each year.

## How the Incentive Provision Works

The yearly individual maximum benefit for a person covered under the dental plan will increase in the next year by \$200.00, if such person receives at least 2 oral exams (other than problem-focused exams) and cleanings (periodontal or regular) in the prior year. This increase is limited to three increases per lifetime and any increase will remain in effect for succeeding years.

**MetLife's Dental Incentive Provision is part of your plan, effective 1/1/2024.**

## Everyone Benefits



**Helps members get more from their dental benefits.**

Members will have health and financial incentives to make preventive visits more routine.



**Deliver wellness benefits to all participating members.**

When the Incentive Provision is included in the group plan, the benefits are available on the participant's first effective day and renew automatically each year.



**Promote improved oral health and overall wellness.**

When oral care is part of a member's health routine, it increases the likelihood of preventing issues that could require more extensive dental services if left unchecked.

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

Group dental insurance policies featuring the Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, New York, NY 10166