

# Your opportunity to enroll for a Dental benefit begins today.

As a Delaware Association of REALTORS® member, we are pleased to announce that you have an opportunity to enroll in **MetLife TakeAlong Dental**.<sup>sm</sup> TakeAlong Dental offers an individual dental policy or a non-insurance discount dental program. In either case, you can take this benefit with you no matter what life-changing event you experience. It's a dental benefit that stays with you.<sup>1</sup> So take a closer look at this great benefit and enroll online or by phone.

## Three valuable program options.

No matter which program you choose, you'll enjoy competitive prices and great benefits such as:

### PPO:

- Three benefit coverage levels to choose from: Low, Medium or High.
- Flexibility to choose any licensed dentist, in or out of the network, and still receive benefits.<sup>1</sup>
- In-network providers accept negotiated fees, which are typically 30%-45% less than the average charges in the same area.<sup>2</sup>
- No referral needed for specialty care.
- Access to thousands of participating dental locations across the U.S.

### Dental HMO/Managed Care<sup>3</sup>:

- Currently available to residents of California, Florida, New York and Texas.
- Two benefit coverage levels to choose from: Low or High.
- At time of enrollment, pre-select a dentist who participates in the network.
- Broad network of carefully screened general dentists and specialists who provide quality dental care at a reduced cost.
- No waiting periods, claim forms, deductibles or annual maximums.

### MetLife Discount Dental Plan<sup>4</sup>:

- This is a discount plan and is not insurance.
- Discount plan for dental services from nationwide networks of participating providers.
- Save 5% to 50% on most dental procedures.
- 5% to 20% savings on orthodontics including braces and retainers.
- 5% to 20% reduction on specialist's fees. Specialties include: Endodontics, Oral Surgery, Orthodontics, Pediatric Dentistry, Periodontics and Prosthodontics where available.
- Cosmetic dentistry such as bonding and veneers also included.
- You may visit any dentist participating in the program.
- All dentists must meet highly selective credentialing standards based on education, background, license standing and other requirements<sup>5</sup>.
- The program is not available in Washington, Utah and Vermont.

### Hundreds of Services/Procedures<sup>6</sup>

Provided at cost that may be lower than typical dental fees<sup>7</sup> including:

- Cleanings
- Fillings
- Sealants
- Root canals
- X-rays
- Dentures
- Orthodontia<sup>8</sup>
- Crowns
- Extractions

It's easy to get started. Find all the information you need in one convenient location at [metlifetakealongdental.com](http://metlifetakealongdental.com)

**ENROLL TODAY**

Your referral code: **DARDENTAL**



Enroll online  
[metlifetakealongdental.com](http://metlifetakealongdental.com)



Enroll by phone  
1-844-2METDEN

Call us with any questions you may have about MetLife TakeAlong Dental at 1-844-2METDEN, Monday through Friday, from 8 a.m. to 8 p.m. ET

ADF#D923.16

**Two easy ways to enroll:**

Enroll online  
[metlifetakealongdental.com](http://metlifetakealongdental.com)<sup>2</sup>

or call 1-844-2METDEN

Your referral code

**DARDENTAL**

**ENROLL TODAY**

### MetLife TakeAlong Dental availability varies by state.

<sup>1</sup>Your out-of-pocket expenses will usually be less if you visit an in-network dentist.

<sup>2</sup>Based on MetLife data. Negotiated fees refer to the fees that participating dentists have agreed to accept as payment in full for covered services rendered by them, subject to any copayments, deductibles, cost sharing and benefit maximums. Negotiated fees are subject to change.

<sup>3</sup>Dental Managed Care is used to refer to product designs that may differ by state of residence of the enrollee, including but not limited to: "Specialized Health Care Services Plans" in California; • Prepaid Limited Health Service Organizations" as described in Chapter 636 of the Florida statutes in Florida; and "Single Service Health Maintenance Organizations" in Texas. Dental Managed Care program benefits are provided by Metropolitan Life Insurance Company, a New York corporation, in NY. Dental HMO program benefits are provided by: SafeGuard Health Plans, Inc., a California corporation, in CA; SafeGuard Health Plans, Inc., a Florida corporation, in FL; and SafeGuard Health Plans, Inc., a Texas corporation, in TX. The Dental HMO/Managed Care companies are part of the MetLife family of companies. Tel 1-844-263- 8336. (800) 441-0380.

<sup>4</sup>**DISCLOSURE: THIS PLAN IS NOT INSURANCE** and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is available on this site. A written list of participating providers is available upon request. You may cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone HYPERLINK "tel:18442638336" (800) 441-0380.

<sup>5</sup>Certain providers may participate with MetLife through an agreement that MetLife has with a vendor. Providers available through a vendor are subject to the vendor's credentialing process and requirements, not MetLife's. If you should have any questions, contact MetLife Customer Service.

<sup>6</sup>All services/procedures, even those listed, may not be available under all programs/benefit coverage levels.

<sup>7</sup>Savings from enrolling in a dental benefits program will depend on various factors, including the cost of the program, how often members visit a dentist and the cost of services rendered.

<sup>8</sup>Orthodontia is not covered under all programs/benefits coverage levels. Please visit [metlifetakealongdental.com](http://metlifetakealongdental.com) for complete details.

Dental benefits are provided by Metropolitan Life Insurance Company (MetLife) or an affiliate of MetLife. Certain administrative services are provided by Careington (Careington), Frisco, TX. Careington is not affiliated with MetLife or affiliates. In certain states, availability of the individual dental product is subject to regulatory approval. Like most benefits 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 for costs and complete details. MetLife Discount Dental Program is provided through Careington International Corporation, Frisco, TX. Careington

International Corporation is not affiliated with MetLife or its affiliates.

Vermont Residents: Any applicable waiting periods are limited to a maximum of 6 months. Once enrolled, this will be reflected in your policy.

For Colorado Residents: This policy DOES NOT include coverage of pediatric dental services as required under the Affordable Care Act. Coverage of pediatric dental services is available for purchase in the State of Colorado and can be purchased as a stand-alone plan. Please contact your insurance carrier, agent, or Connect for Health Colorado to purchase either a plan that includes pediatric dental coverage or an Exchange-qualified stand-alone dental plan that includes pediatric dental coverage.

**Metropolitan Life Insurance Company**, 200 Park Avenue, New York, NY 10166

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