



Employers Dental Trust®

# Plan Features and Value Added Proposition

Employers Dental Trust—a value packed solution

We are Small Business Specialists providing: Speed, Accuracy, Simplicity, Benefit Administration, Sales Process, Contracts, Claim Administration and Combined/Multi-Carrier Billing for EDT since 1984.

## Underwriting and Contractual Value:

- 2 lives and up
- Contract meets ADA Guidelines and Standards—Current up to date contract
- Voluntary Plans for groups under 10 employees
- Orthodontics down to 5 enrolled employees
- No missing tooth provision
- Veneers are a covered service
- Implants are a covered service—2+ lives
- Occlusal guard/bruxism
- Aggressive participation requirements for both Employer Sponsored (60%) and Voluntary (2+ lives <50ee's and 20% >50ee's)
- Allows spousal waivers under 10 lives
- Direct Access to underwriting at EDT—Tony Costi
- \$250 Rollover Buster included on takeover plans where prior carrier has annual maximum accumulation feature
  - Applies in all years
- Dual Option plans—available 50+
- 24 month rate guarantee available
- COBRA Administration available - \$2.50 pepm—no state continuation unless required
  - Or “TakeAlong Dental<sup>SM</sup>”
- Annual Open Enrollment included
- Deductible Credit and New Plan Year Maximum on takeover cases
- Passive, Steerage and MAC PPO plans
- Open Contract—allows for new, unlisted, procedure code allowance

## Administrative Value:

- Web-based—Paperless Enrollment leave behind Benefit Admin system—Access System available to Employees, Client, BA and Broker. Traditional paper also available.
- Access System will combination bill EDT and other carriers on single platform. Contact AGB for listing of current carriers, including MetLife Life and Disability plans. Billing is also web-based.

## Broker Value:

- Broker commission schedule—favorable graded scale vs. MetLife direct graded scale
- All EDT Business will accumulate to the MetLife Supplemental Compensation Plan and the Supplemental Compensation Bridging Plan
- MetLife PDP Plus Network
- Quote requests to: [edt.metlife.gb@amwins.com](mailto:edt.metlife.gb@amwins.com)
- You can choose to work with your local MetLife Sales Specialist AND Account Executive
- MetLife Claim Systems and Processes—same as MetLife direct business



Like most group benefit programs, benefits programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, imitations 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