



EMPLOYERS DENTAL TRUST

FEATURES & BENEFITS

- **2+ lives**
- Contract meets ADA Guidelines & Standards
- **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
- Bruxism coverage included
- **Agressive participation requirements**
 - Employer Sponsored (60%) and Voluntary (2+ lives <50ee's & 20% >50ee's)
- **Direct access to underwriting**
- **\$250 Rollover Buster** included on takeover plans where prior carrier has annual maximum accumulation feature
- **Dual Option plans**—available 50+
- 24 month rate guarantee available
- COBRA Administration available—\$2.50 pepm
- Annual Open Enrollment included
- Deductible Credit and New Plan Year Maximum on takeover cases
- Passive, Steerage & MAC PPO plans
- Open Contract—allows for new, unlisted procedure code allowance
- **No waiting periods for both contributory and noncontributory plans**

ADMINISTRATIVE VALUE

- **Web-based Paperless Enrollment** leave behind Benefit Administration system—Access System available to Employees, Clients, BA & 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 & 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: quotes.gb.ct@amwins.com

Insured by MetLife—rated A+ (Superior) by A.M. Best Company; rated AA- by Fitch Ratings and Standard & Poor's.

Underwriting, billing & administration performed by AmWINS Group Benefits, Inc.

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.

**FOR MORE INFORMATION,
PLEASE CONTACT:**

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EDT
Employers Dental Trust®

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