



2019 EMPLOYERS DENTAL TRUST ENHANCEMENTS

PRICING

Expanded discounts are available and are determined on a case-by-case basis. EDT/MetLife's network size, in-network claim utilization and in-network discounts result in lower patient out-of-pocket amounts.

RENEWAL RATE CAP

New business written in 2019 with a 12-month rate will have a 5% renewal cap (with no impact on rate).

RATE GUARANTEES FOR 10+ LIVES

When quoting new business, a 24-month rate guarantee can be selected for groups with 10+ eligible employees.

INNOVATIVE, FLEXIBLE AND COMPREHENSIVE DENTAL COVERAGE FOR 2+ LIVES¹

Administered by AmWINS Group Benefits, Inc.

Plan Highlights

- Plans for 2+ lives, voluntary plans with **no min. participation**
- Orthodontics for 5+ lives
- Employer sponsored and voluntary options available

Underwritten & Insured by MetLife

- Access to MetLife PDP Plus Network with 373,802 provider access points²
- Network includes 90% of CT dentists
- A+ (Superior) rating for financial strength & operating performance by A.M. Best Company
- AA- (Very Strong) rating for financial strength by Fitch Ratings
- Aa3 (High Quality) rating for general creditworthiness by Moody's Investor Services
- AA- (Very Strong) rating for insurer financial strength by Standard & Poor's

Features

- All EDT plans include implants, veneers, white composite fillings for all teeth, no missing tooth provisions, bruxism coverage
- 4 cleanings per year
- In-network discounts for non-covered services
- Annual Open Enrollment on all EDT plans
- Takeover Rewards—takeover groups may be eligible for increased plan maximums
- Aggressive participation requirements
- Deductible Credit & New Plan Year Maximum on takeover accounts
- Out-of-Network UCR Allowances at the 90th percentile
- Voluntary groups with <35% participation will have a 12-month waiting period for Type 3 and Orthodontia
- Open Listed Contract

ALL EDT PLANS COUNT TOWARDS THE METLIFE SUPPLEMENTAL COMPENSATION PROGRAM

**FOR MORE INFORMATION,
PLEASE CONTACT:**

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EDT
Employers Dental Trust[®]

MetLife

¹Contact AmWINS Group Benefits, Inc. for state exclusions

²MetLife internal data, 2016